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EMPLOYEE BENEFITS 1982

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EMPLOYEE BENEFITS 1982

Survey Research Center, Economic Policy Division
Chamber of Commerce of the United States
1615 H Street, N.W., Washington, D.C. 20062

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EMPLOYEE BENEFITS 1983

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CONTENTS

Page

1. Introduction 4
2. Summary of Findings 5
3. Distribution of Benefit Payments 6
4. Average Benefit Payments 8
5. Industry Variations 9
6. Regional Variations 14
7. Size of Company Variations 15
8. Pension and Insurance Costs 16
9. Percent of Companies Paying Employee Benefits 20
10. Payroll Deductions for Employee Benefits 23
11. Wage and Payroll Data 24
12. Total Employee Benefit Costs 27
13. Supplements to Wages and Salaries (United States Department of Commerce Data) 29
14. How Employee Benefits Were Surveyed 31
15. Copy of Questionnaire Used in Survey 32

TABLES

1. Distribution of Employee Benefits, 1982 6
2. Five Levels of Employee Benefits, 1982 6
3. Distribution of Employee Benefits as Percent of Payroll, by Industry Groups, 1982 7
4. Employee Benefits, by Type of Benefit, 1982 8
5. Major Types of Employee Benefits, by Industry Groups, 1982 9
6. Employee Benefits as Percent of Payroll, by Type of Benefit and Industry Groups, 1982 11
7. Employee Benefits as Cents per Payroll Hour, by Type of Benefit and Industry Groups, 1982 ... 12
8. Employee Benefits as Dollars per Year per Employee, by Type of Benefit and Industry Groups, 1982 13
9. Employee Benefits as Percent of Payroll, by Region and Industry Groups, 1982 14
10. Employee Benefits as Percent of Payroll, by Size of Company and Industry Groups, 1982 15
11. Pension Payments, by Industry Groups, 1982 16
12. Insurance Payments, by Industry Groups, 1982 17
13. Insurance Payments, by Type of Insurance, 1982 18
14. Employee Payroll Deductions for Pensions and Insurance, 1982 19
15. Percent of Companies Paying Employee Benefits, 1982 21
16. Average Benefit Costs as Percent of Payroll for Companies Paying Employee Benefits, 1982 ... 22
17. Payroll Deductions for Employee Benefits, 1982 23
18. Wage Data, by Industry Groups, 1982 25
19. Estimated Total Employee Benefit Payments, 1982 27
20. Growth of Employee Benefits, 1929 to 1982 28
21. Supplements to Wages and Salaries, 1929 to 1982 29

CHARTS

1. Employee Benefits as Percent of Payroll, by Industry Groups, 1,507 Companies, 1982 10
2. Annual Employee Benefits and Earnings per Employee, 1982 26
3. Supplements to Wages and Salaries, 1929 to 1982 30

1. INTRODUCTION

Employee benefit growth during recent years has substantially improved worker well-being, and has also increased the cost of doing business.

Payments for vacations, holidays, rest periods, etc., constitute almost one-third of total employee benefits. These payments are included in most government wage reports as a portion of employee wages. Such payments give employees increased compensation for each hour actually on the job. Thus, they also increase the employer's cost for each hour of productive labor.

Pension, insurance, Social Security, and other employer payments for nonwage employee benefits are not part of the payroll, and are not reflected in current income or wages of employees. Such benefits, however, greatly improve employee security and well-being, and also increase the cost of doing business.

This study is, in general, limited to employees who are not exempt from the Fair Labor Standards Act. Pay of workers covered by this survey varies with the number of hours worked. However, for banks, financial institutions, etc., all nonsupervisory employees and working supervisors are included, regardless of their method of wage payment.

Thirty-five years ago, the Chamber of Commerce of the United States noted the scarcity of statistical information regarding the scope and nature of employee benefits, and conducted the first comprehensive employee benefit study for a cross section of American industry. This study was widely and favorably received. At the request of employers it was repeated biennially with extended coverage and in greater detail.

Responding to numerous requests of employers for more frequent data, we are now conducting annual surveys.

This twenty-first study was possible only with the cooperation of the 1,507 reporting employers who sorted through their records to furnish the detailed information requested, frequently at considerable cost to themselves. We wish to thank them for their help.

Several organizations cooperated with the U.S. Chamber in this study. The Hospital Association of New York State, Kansas City Area Hospital Association, a group of Baltimore hospitials, and the American Paper Institute sent copies of the Questionnaire to some of their members. We greatly appreciate the assistance of these organizations in helping us improve the coverage of this survey.

This survey was conducted in the U.S. Chamber's Survey Research Center, Economic Policy Division, by Judy P. M. Lu and James R. Morris.

RICHARD W. RAHN
Vice President and
Chief Economist

February 1984

2. SUMMARY OF FINDINGS

The survey is generally limited to *hourly rated employees,* whose pay varies with the number of hours worked, except for banks, financial institutions, etc. (See item 2 in the instructions for the questionnaire, on page 32.)

Following are some of the principal findings from the study.

1. Employee benefit payments varied widely among the 1,507 reporting companies, ranging from less than 18 percent to more than 65 percent of payroll and from under $3,000 to more than $11,000 yearly per employee (Table 1).
2. The average payment in 1982 was 36.7 percent of payroll, $3.52 per payroll hour, and $7,187 per year per employee (Table 2).
3. Industry payments varied widely. Wholesale and retail trade (other than department stores) averaged 28.1 percent while primary metal industries paid 47.5 percent (Table 6).
4. Highest payments were made in the East North Central states, followed by the Northeastern states, Western states, and the Southeastern states (Table 9).
5. The largest firms paid higher benefits than smaller firms (Table 10).
6. Payments for nongovernment pensions were reported by 83 percent of the companies (Table 15), with pension payments for these firms averaging 6.0 percent of payroll (Table 16).
7. All but 21 companies reported payments for employee insurance programs, with these insurance payments averaging 6.7 percent of payroll (Table 12).
8. Payrolls of reporting companies included 94.0 percent for straight-time pay, 2.9 percent for overtime premium pay, 0.7 percent for holiday premium pay, 0.5 percent for shift differential, 1.0 percent for earned incentive or production bonus *(4.8 percent for companies making profit-sharing payments*—Table 16), and 0.9 percent for other payroll items (Table 18).
9. Employee payroll deductions for benefits included 6.5 percent for Old-Age, Survivors, Disability, and Health Insurance (FICA taxes); 0.1 percent for Railroad Retirement and state sickness benefits insurance taxes; 0.4 percent for pensions; and 1.5 percent for life, hospitalization, surgical, and other insurance (Table 17).

3. DISTRIBUTION OF BENEFIT PAYMENTS

Payments for employee benefits varied widely among the 1,507 reporting companies. At one extreme were 61 companies paying less than 18 percent of payroll for benefits, while 30 firms paid 65 percent or more.

Expressed as cents per payroll hour, the range was even more extreme. Seventy-two firms paid less than $1.40 an hour, while 93 firms paid $6.00 or more. On an annual basis, 96 firms paid less than $3,000 per employee, and 164 firms paid $11,000 or more.

The distribution of benefit payments for the 1,507 companies is shown in Table 1.

One-tenth of the firms paid more than 49.5 percent of payroll for benefits, while one-fourth paid more than 42.3 percent, as shown in Table 2. Half the firms paid more than 35.5 percent, three-fourths paid more than 28.8 percent, and nine-tenths more than 22.8 percent. The arithmetic mean or average payment was 36.7 percent. This was somewhat larger than the middle payment of 35.5 percent, since it was influenced by the high-paying companies.

Corresponding data as cents per payroll hour and as annual dollars per employee are also shown in Table 2.

Within individual industries, benefit payments also varied widely. Payments in the food, beverages, and tobacco industry varied from under 18 percent to more than 65 percent, a range that was found in several industries. In chemicals and allied products they varied from under 28 percent to more than 65 percent. The distribution of individual company payments by industry groups is shown in Table 3.

TABLE 1. Distribution of Employee Benefits, 1982

Percent of payroll		Cents per payroll hour		Dollars per year per employee	
Percent	Number of companies	Cents	Number of companies	Dollars	Number of companies
Under 18.0%	61	Under 140.0¢	72	Under $3,000	96
18.0-19.9	36	140.0-149.9	23	3,000-3,199	30
20.0-21.9	36	150.0-174.9	76	3,200-3,399	31
22.0-23.9	56	175.0-199.9	91	3,400-3,599	22
24.0-25.9	49	200.0-224.9	77	3,600-3,799	38
26.0-27.9	92	225.0-249.9	104	3,800-3,999	30
28.0-29.9	101	250.0-274.9	103	4,000-4,499	77
30.0-31.9	118	275.0-299.9	115	4,500-4,999	105
32.0-33.9	112	300.0-324.9	104	5,000-5,499	95
34.0-35.9	123	325.0-349.9	95	5,500-5,999	104
36.0-37.9	134	350.0-374.9	89	6,000-6,499	106
38.0-39.9	106	375.0-399.9	80	6,500-6,999	96
40.0-41.9	91	400.0-424.9	85	7,000-7,499	93
42.0-43.9	90	425.0-449.9	69	7,500-7,999	92
44.0-45.9	58	450.0-474.9	66	8,000-8,499	83
46.0-47.9	51	475.0-499.9	47	8,500-8,999	59
48.0-49.9	47	500.0-524.9	33	9,000-9,499	48
50.0-54.9	58	525.0-549.9	36	9,500-9,999	59
55.0-59.9	33	550.0-574.9	23	10,000-10,499	43
60.0-64.9	25	575.0-599.9	26	10,500-10,999	36
65.0 and over	30	600.0 and over	93	11,000 and over	164
TOTAL	1,507	TOTAL	1,507	TOTAL	1,507

TABLE 2. Five Levels of Employee Benefits, 1982

Item	As percent of payroll	Cents per payroll hour	Dollars per year per employee
10% of firms paid more than	49.5%	541.3¢	$11,098
25% of firms paid more than	42.3	429.8	8,760
50% of firms paid more than	35.5	322.3	6,593
75% of firms paid more than	28.8	232.7	4,795
90% of firms paid more than	22.8	166.0	3,366
Mean or average payment	36.7%	352.3¢	$ 7,187

TABLE 3. Distribution of Employee Benefits as Percent of Payroll, by Industry Groups, 1982

Total employee benefits as percent of payroll	Total, all industries	Manufacturing industries															Nonmanufacturing industries							
		Total, all manufacturing	Food, beverages, and tobacco	Textile products and apparel	Pulp, paper, lumber, and furniture	Printing and publishing	Chemicals and allied products	Petroleum industry	Rubber, leather, and plastic products	Stone, clay, and glass products	Primary metal industries	Fabricated metal products (excluding mach. and trans. equipment)	Machinery (excluding electrical)	Electrical machinery, equipment, and supplies	Transportation equipment	Instruments and miscellaneous manufacturing industries	Total, all nonmanufacturing	Public utilities (electric, gas, water, telephone, etc.)	Department stores	Trade (wholesale and other retail)	Banks, finance companies, and trust companies	Insurance companies	Hospitals	Miscellaneous nonmanufacturing industries*
Under 18.0%	61	16	1	4	...	1	...	...	1	...	...	...	3	3	1	2	45	2	1	12	3	2	6	19
18.0-19.9	36	12	...	4	1	...	...	...	...	...	2	1	1	1	...	2	24	...	...	4	5	...	5	10
20.0-21.9	36	11	...	1	...	...	...	1	...	...	...	2	3	2	1	1	25	...	...	3	5	3	6	8
22.0-23.9	56	22	1	1	2	1	...	1	...	...	1	4	2	3	3	3	34	...	...	5	5	3	9	12
24.0-25.9	49	21	2	2	2	2	...	...	...	...	...	3	3	1	3	3	28	1	...	4	7	2	4	10
26.0-27.9	92	29	3	5	2	2	1	...	2	1	1	...	1	6	1	4	63	2	2	7	10	2	21	19
28.0-29.9	101	37	5	5	2	5	...	...	1	...	1	2	8	5	1	2	64	10	3	1	12	9	17	12
30.0-31.9	118	48	2	1	4	3	5	...	4	1	5	4	6	7	2	4	70	3	...	8	14	3	23	19
32.0-33.9	112	50	4	2	2	6	3	...	3	2	...	2	12	4	4	6	62	9	2	4	6	13	17	11
34.0-35.9	123	54	...	4	4	4	3	1	2	...	1	6	9	11	3	6	69	11	...	3	10	17	14	14
36.0-37.9	134	59	7	2	4	3	4	...	2	2	2	4	12	12	3	2	75	15	...	3	11	14	10	22
38.0-39.9	106	48	5	1	3	3	2	...	...	...	5	3	9	8	7	2	58	16	1	3	8	10	4	16
40.0-41.9	91	42	3	1	3	2	3	3	1	...	2	5	6	7	4	2	49	15	...	1	10	14	3	6
42.0-43.9	90	41	1	...	3	3	2	...	4	2	3	7	3	5	4	4	49	21	...	1	10	10	3	4
44.0-45.9	58	39	2	2	3	2	1	2	1	2	3	7	8	3	2	1	19	13	...	...	1	2	1	2
46.0-47.9	51	26	1	...	...	1	3	2	3	2	2	3	1	3	2	3	25	6	...	...	8	2	2	7
48.0-49.9	47	31	...	1	3	...	6	4	1	...	2	5	4	3	1	1	16	11	...	...	1	3	...	1
50.0-54.9	58	39	4	...	2	1	4	2	1	...	6	4	9	2	2	2	19	8	...	2	5	1	...	3
55.0-59.9	33	23	2	1	...	1	2	...	2	2	3	3	3	4	...	...	10	5	...	...	2	1	2	...
60.0-64.9	25	17	1	1	...	...	2	1	1	...	3	3	3	2	...	...	8	2	...	...	4	...	...	2
65.0 and over	30	23	1	...	1	1	2	...	...	...	5	5	4	1	3	...	7	1	...	1	1	1	1	2
Total companies	1,507	688	45	38	41	41	43	17	29	14	47	73	110	93	47	50	819	151	9	62	138	112	148	199
50% of companies paid more than	35.5	37.4	36.7	28.2	36.0	34.4	42.1	47.2	37.9	43.8	44.1	42.6	37.1	36.4	38.2	33.6	33.8	41.2	29.3	26.6	34.7	36.3	30.4	31.3

*Includes research, engineering, education, government agencies, construction, etc.

4. AVERAGE BENEFIT PAYMENTS

Employee benefit payments in 1982 averaged 36.7 percent of payroll for all companies. Included were:

Legally required payments (employer's share only)	9.5%
Pension, insurance, and other agreed-upon payments (employer's share only)	13.1%
Paid rest periods, lunch periods, etc.	2.8%
Payments for vacations, holidays, sick leave, etc.	9.1%
Profit-sharing payments, bonuses, etc.	2.2%
Total	36.7%

As shown in Table 4, the manufacturing companies averaged 39.1 percent, somewhat more than the all-company average, while the nonmanufacturing companies averaged 34.6 percent.

Manufacturing firms had higher benefit payments for Old-Age, Survivors, Disability, and Health Insurance (FICA taxes), Unemployment Compensation, workers' compensation, life and health insurance premiums, vacations, and paid holidays.

Nonmanufacturing firms had higher payments for nongovernment pensions, sick leave, employee meals furnished free, and discounts on goods and services purchased from the company.

TABLE 4. Employee Benefits, by Type of Benefit, 1982

Type of benefit	Total, all companies	Total, all manufacturing	Total, all nonmanufacturing
Total employee benefits as percent of payroll	36.7	39.1	34.6
1. Legally required payments (employer's share only)	9.5	10.6	8.6
a. Old-Age, Survivors, Disability, and Health Insurance (FICA taxes)	6.6	6.7	6.5
b. Unemployment Compensation	1.4	1.8	1.2
c. Workers' compensation (including estimated cost of self-insured)	1.4	2.1	0.8
d. Railroad Retirement Tax, Railroad Unemployment and Cash Sickness Insurance, state sickness benefits insurance, etc.**	0.1	0.1	0.1
2. Pension, insurance, and other agreed-upon payments (employer's share only)	13.1	13.9	12.4
a. Pension plan premiums and pension payments not covered by insurance-type plan (net)	5.0	4.6	5.3
b. Life insurance premiums; death benefits; hospital, surgical, medical, and major medical insurance premiums, etc. (net)	6.6	7.8	5.5
c. Short-term disability	0.3	0.5	0.2
d. Salary continuation or long-term disability	0.3	0.2	0.4
e. Dental insurance premiums	0.4	0.5	0.4
f. Discounts on goods and services purchased from company by employees	0.1	*	0.2
g. Employee meals furnished by company	0.1	*	0.2
h. Miscellaneous payments (vision care, prescription drugs, separation or termination pay, moving expenses, etc.)	0.3	0.2	0.3
3. Paid rest periods, lunch periods, wash-up time, travel time, clothes-change time, get-ready time, etc.	2.8	3.0	2.6
4. Payments for time not worked	9.1	9.2	8.9
a. Paid vacations and payments in lieu of vacation	4.6	5.0	4.2
b. Payments for holidays not worked	2.8	3.1	2.6
c. Paid sick leave	1.2	0.8	1.6
d. Payments for State or National Guard duty; jury, witness, and voting pay allowances; payments for time lost due to death in family or other personal reasons, etc.	0.4	0.3	0.5
5. Other items	2.2	2.3	2.2
a. Profit-sharing payments	1.1	1.3	0.9
b. Contributions to employee thrift plans	0.4	0.3	0.5
c. Christmas or other special bonuses, service awards, suggestion awards, etc.	0.3	0.4	0.3
d. Employee education expenditures (tuition refunds, etc.)	0.2	0.1	0.3
e. Special wage payments ordered by courts, payments to union stewards, etc.	0.2	0.2	0.2
Total employee benefits as cents per payroll hour	352.3	381.0	328.2
Total employee benefits as dollars per year per employee	7,187	7,771	6,697

**Less than 0.05%*

***Figure shown is considerably less than legal rate, because most reporting companies had only a small proportion of employees covered by tax.*

5. INDUSTRY VARIATIONS

Employee benefit payments varied widely from industry to industry. The primary metal industries paid 47.5 percent, followed by the chemical and allied products industry paying 44.3 percent, and the petroleum industry paying 44.1 percent. Department stores paid 29.2 percent, and trade (wholesale and other retail) paid 28.1 percent. Hospitals paid 30.7 percent.

Expressed as cents per payroll hour, payments were 590.2 cents for the petroleum industry and 184.7 cents for textile products and apparel. Annual dollars per year per employee were $12,321 for the petroleum industry and $3,584 for textile products and apparel.

Additional summary data on benefit payments by industries are shown in Table 5 and Chart 1.

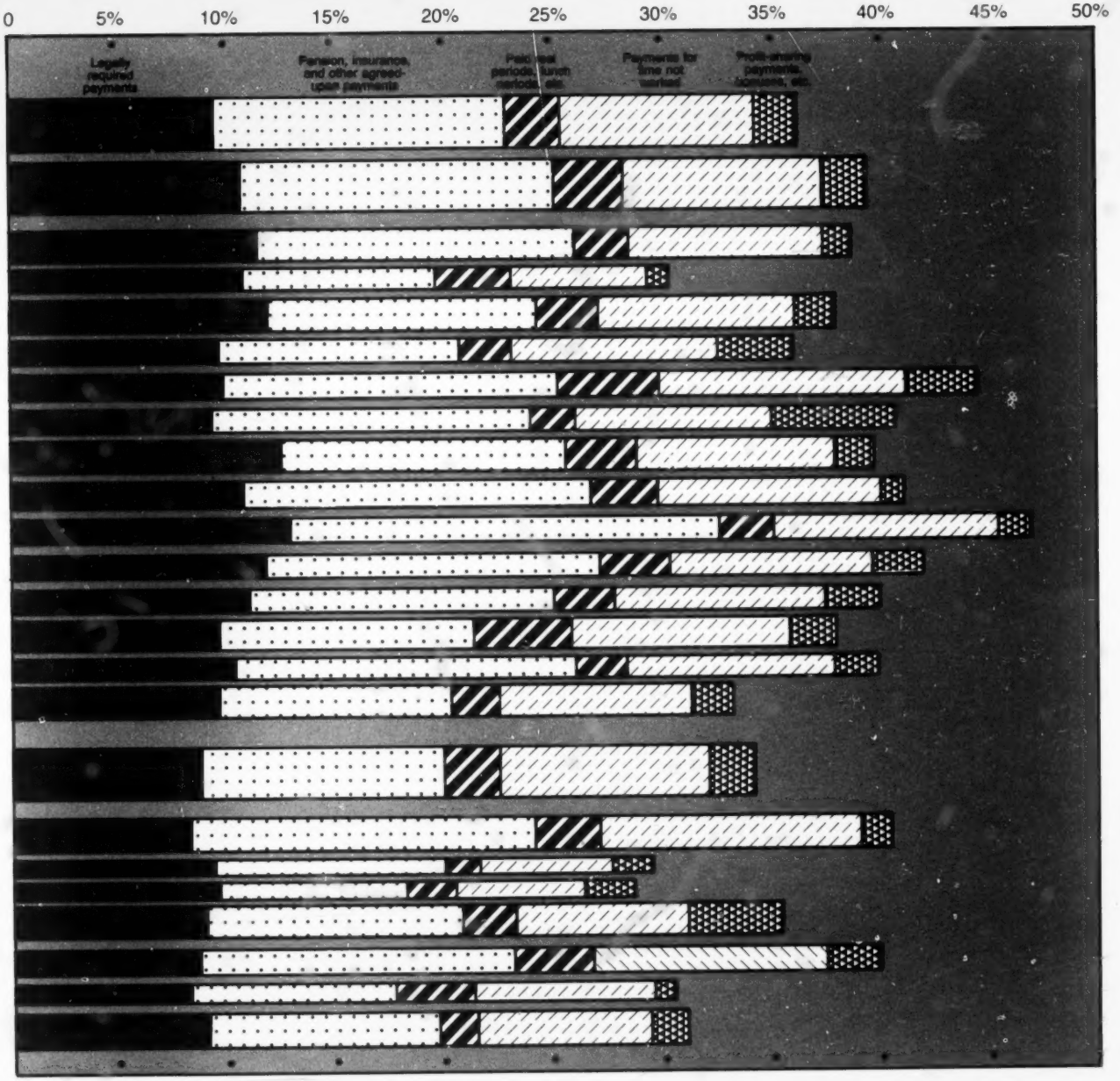
More complete details regarding benefits as percent of payroll, cents per payroll hour, and annual dollars per employee are shown in Tables 6, 7, and 8.

TABLE 5. Major Types of Employee Benefits, by Industry Groups, 1982

Industry group	Employee benefits as percent of payroll						Total employee benefits as cents per payroll hour	Total employee benefits as dollars per year per employee	Number of companies
	Total, all employee benefits	Legally required payments (employer's share only)	Pension, insurance, and other agreed-upon payments (employer's share only)	Paid rest periods, lunch periods, etc.	Payment for time not worked	Profit-sharing payments, bonuses, etc.			
Total, all industries	36.7	9.5	13.1	2.8	9.1	2.2	352.3	7,187	1,507
Total, all manufacturing	39.1	10.6	13.9	3.0	9.2	2.3	381.0	7,771	688
Manufacture of:									
Food, beverages, and tobacco	38.5	11.1	13.9	2.8	9.2	1.4	356.0	7,442	45
Textile products and apparel	30.5	10.7	8.9	3.4	5.7	1.8	184.7	3,584	38
Pulp, paper, lumber, and furniture	37.0	11.5	12.0	2.9	8.7	1.9	338.0	7,140	41
Printing and publishing	36.5	9.6	11.5	2.4	9.5	3.5	361.0	7,216	41
Chemicals and allied products	44.3	9.8	15.8	4.1	11.2	3.4	459.4	9,551	43
Petroleum industry	44.1	9.3	16.3	2.9	9.5	6.0	590.2	12,320	17
Rubber, leather, and plastic products	39.4	12.4	13.2	3.4	8.5	1.9	342.8	6,920	29
Stone, clay, and glass products	41.7	10.7	16.6	3.7	10.0	0.8	445.5	8,909	14
Primary metal industries	47.5	12.6	20.0	2.5	10.7	1.7	491.8	9,832	47
Fabricated metal products (excluding machinery and transportation equipment)	42.3	11.3	15.7	3.5	9.4	2.4	379.6	7,760	73
Machinery (excluding electrical)	39.6	10.8	14.6	2.5	9.3	2.3	438.4	8,848	110
Electrical machinery, equipment, and supplies	37.0	9.4	12.3	3.7	9.3	2.4	331.0	6,797	93
Transportation equipment	39.2	10.4	15.4	2.1	9.7	1.5	425.3	8,647	47
Instruments and miscellaneous manufacturing industries	33.6	9.4	10.7	2.8	8.4	2.4	292.9	6,018	50
Total, all nonmanufacturing	34.6	8.6	12.4	2.6	8.9	2.2	328.2	6,697	819
Public utilities (electric, gas, water, telephone, etc.)	40.9	8.1	16.9	2.8	11.7	1.5	461.6	9,653	151
Department Stores	29.2	9.3	10.2	1.6	6.3	1.9	173.9	3,419	9
Trade (wholesale and other retail)	28.1	9.4	8.7	2.2	5.2	2.7	231.5	4,706	62
Banks, finance companies, and trust companies	35.4	8.9	12.4	2.4	7.5	4.3	283.2	5,744	138
Insurance companies	39.1	8.3	14.9	3.2	10.0	2.7	327.1	6,487	112
Hospitals	30.7	8.1	9.8	3.1	9.1	0.6	255.8	5,305	148
Miscellaneous nonmanufacturing industries*	31.8	9.0	10.6	1.9	8.3	2.0	349.8	7,038	199

**Includes research, engineering, education, government agencies, construction, etc.*

CHART 1. Employee Benefits as Percent of Payroll, by Industry Groups, 1,507 Companies, 1982



Industry group	Percent of payroll
Total, all industries	36.7
Total, all manufacturing	39.1
Manufacture of:	
Food, beverages, and tobacco	38.5
Textile products and apparel	30.5
Pulp, paper, lumber, and furniture	37.0
Printing and publishing	36.5
Chemicals and allied products	44.3
Petroleum industry	41.4
Rubber, leather, and plastic products	39.4
Stone, clay, and glass products	41.7
Primary metal industries	47.5
Fabricated metal products	42.3
Machinery (excluding electrical)	39.6
Electrical machinery, equipment, and supplies	37.0
Transportation equipment	39.2
Instruments and miscellaneous manufacturing industries	33.6
Total, all nonmanufacturing	34.6
Public utilities (electric, gas, water, telephone, etc.)	40.9
Department stores	29.2
Trade (wholesale and other retail)	28.1
Banks, finance companies, and trust companies	35.4
Insurance companies	39.1
Hospitals	30.7
Miscellaneous nonmanufacturing industries*	31.8

**Includes research, engineering, education, government agencies, construction, etc.*

TABLE 6. Employee Benefits as Percent of Payroll, by Type of Benefit and Industry Groups, 1982

Type of benefit	Total, all industries	Manufacturing industries														Nonmanufacturing industries							
		Total, all manufacturing	Food, beverages, and tobacco	Textile products and apparel	Pulp, paper, lumber, and furniture	Printing and publishing	Chemicals and allied products	Petroleum industry	Rubber, leather, and plastic products	Stone, clay, and glass products	Primary metal industries	Fabricated metal products (excluding mach. and trans. equipment)	Machinery (excluding electrical)	Electrical machinery, equipment, and supplies	Transportation equipment	Instruments and miscellaneous manufacturing industries	Total, all nonmanufacturing	Public utilities (electric, gas, water, telephone, etc.)	Department stores	Trade (wholesale and other retail)	Banks, finance companies, and trust companies	Insurance companies	Hospitals	Miscellaneous nonmanufacturing industries*
Total employee benefits as percent of payroll	36.7	39.1	38.5	30.5	37.0	36.5	14.3	44.1	39.4	41.7	47.5	42.3	39.6	37.0	39.2	33.6	34.6	40.9	29.2	28.1	35.4	39.1	30.7	31.8
1. Legally required payments (employer's share only)	9.5	10.6	11.1	10.7	11.5	9.6	9.8	9.3	12.4	10.7	12.6	11.3	10.8	9.4	10.4	9.4	8.6	8.1	9.3	9.4	8.9	8.3	8.1	9.0
a. Old-Age, Survivors, Disability, and Health Insurance (FICA taxes)	6.6	6.7	6.7	6.7	6.7	6.5	6.7	6.5	6.7	6.9	7.0	6.8	6.6	6.6	6.6	6.5	6.5	6.5	6.4	6.4	6.4	7.0	6.6	6.2
b. Unemployment Compensation	1.4	1.8	1.7	2.3	1.6	2.1	1.0	0.7	1.9	2.3	2.0	1.7	2.0	1.5	1.9	1.6	1.2	0.7	1.4	1.5	2.1	1.0	0.6	1.4
c. Workers' compensation (including estimated cost of self-insured)	1.4	2.1	2.6	1.7	3.0	0.9	2.0	2.0	3.8	1.5	3.5	2.8	2.2	1.1	1.9	1.2	0.8	0.9	1.4	1.3	0.3	0.3	0.8	1.1
d. Railroad Retirement Tax, Railroad Unemployment and Cash Sickness Insurance, state sickness benefits insurance, etc.**	0.1	0.1	0.1	***	0.3	0.1	***	***	***	***	***	***	***	0.2	***	0.1	0.1	***	***	***	0.1	***	0.2	0.4
2. Pension, insurance, and other agreed-upon payments (employer's share only)	13.1	13.9	13.9	8.9	12.0	11.5	15.8	16.3	13.2	16.6	20.0	15.7	14.6	12.3	15.4	10.7	12.4	16.9	10.2	8.7	12.4	14.9	9.8	10.6
a. Pension plan premiums and pension payments not covered by insurance-type plan (net)	5.0	4.6	5.1	2.2	3.7	4.3	6.9	8.1	3.5	6.1	7.3	5.4	4.5	3.5	4.9	2.9	5.3	9.2	3.3	2.3	5.0	6.4	3.4	4.5
b. Life insurance premiums; death benefits; hospital, surgical, medical, and major medical insurance premiums, etc. (net)	6.6	7.8	7.0	5.7	6.9	6.0	7.1	6.7	8.4	8.6	10.8	9.1	8.8	7.4	8.6	6.6	5.5	6.2	3.5	4.9	5.4	6.5	5.0	5.1
c. Short-term disability	0.3	0.5	0.5	0.3	0.5	0.2	0.6	0.3	0.4	0.4	0.8	0.5	0.5	0.3	0.8	0.4	0.2	0.2	0.2	0.2	0.2	0.4	0.2	0.1
d. Salary continuation or long-term disability	0.3	0.2	0.2	0.1	0.2	0.2	0.3	0.3	0.2	0.3	0.1	0.1	0.2	0.2	0.1	0.2	0.4	0.3	***	0.2	0.9	0.3	0.2	0.3
e. Dental insurance premiums	0.4	0.5	0.5	0.1	0.3	0.3	0.6	0.5	0.2	0.4	0.6	0.5	0.5	0.6	0.7	0.4	0.4	0.4	0.1	0.3	0.4	0.3	0.4	0.3
f. Discounts on goods and services purchased from company by employees	0.1	***	***	0.4	***	***	***	0.1	***	***	***	***	***	***	***	***	0.2	0.1	3.0	0.7	0.1	***	0.2	***
g. Employee meals furnished by company	0.1	***	***	***	***	0.1	0.2	0.3	***	***	***	***	***	0.1	***	***	0.2	0.1	***	0.1	0.3	0.5	0.1	0.1
h. Miscellaneous payments (vision care, prescription drugs, separation or termination pay, moving expenses, etc.)	0.3	0.2	0.6	0.1	0.3	0.3	0.2	0.1	0.5	0.9	0.3	0.2	0.2	0.2	0.2	0.1	0.3	0.3	***	0.1	0.2	0.5	0.3	0.2
3. Paid rest periods, lunch periods, wash-up time, travel time, clothes-change time, get-ready time, etc.	2.8	3.0	2.8	3.4	2.9	2.4	4.1	2.9	3.4	3.7	2.5	3.5	2.5	3.7	2.1	2.8	2.6	2.8	1.6	2.2	2.4	3.2	3.1	1.9
4. Payments for time not worked	9.1	9.2	9.2	5.7	8.7	9.5	11.2	9.5	8.5	10.0	10.7	9.4	9.3	9.3	9.7	8.4	8.9	11.7	6.3	5.2	7.5	10.0	9.1	8.3
a. Paid vacations and payments in lieu of vacation	4.6	5.0	5.2	3.2	5.1	4.9	5.7	4.8	5.1	6.1	6.8	5.4	5.2	4.6	5.1	4.0	4.2	5.4	3.4	2.9	3.2	4.6	4.6	3.8
b. Payments for holidays not worked	2.8	3.1	3.0	2.2	2.9	2.8	3.5	2.7	2.7	2.7	3.1	3.5	3.3	3.3	3.3	2.9	2.6	3.4	1.9	1.5	2.4	3.3	2.1	2.6
c. Paid sick leave	1.2	0.8	0.8	0.2	0.3	1.3	1.5	1.6	0.3	0.6	0.3	0.3	0.6	1.1	1.0	1.1	1.6	2.0	0.8	0.7	1.4	1.6	2.0	1.6
d. Payments for State or National Guard duty; jury, witness, and voting pay allowances; payments for time lost due to death in family or other personal reasons, etc.	0.4	0.3	0.2	0.1	0.4	0.5	0.5	0.4	0.3	0.6	0.6	0.2	0.3	0.4	0.4	0.4	0.5	0.8	0.1	0.1	0.5	0.5	0.5	0.3
5. Other items	2.2	2.3	1.4	1.8	1.9	3.5	3.4	6.0	1.9	0.8	1.7	2.4	2.3	2.4	1.5	2.4	2.2	1.5	1.9	2.7	4.3	2.7	0.6	2.0
a. Profit-sharing payments	1.1	1.3	0.7	1.2	1.2	2.2	1.3	3.2	1.4	0.5	0.8	1.1	1.5	1.3	0.6	1.3	0.9	0.1	1.7	2.2	2.2	0.9	0.1	0.9
b. Contributions to employee thrift plans	0.4	0.3	0.2	0.1	***	0.5	1.1	1.9	***	***	0.3	0.2	0.2	0.2	0.3	0.3	0.5	0.7	0.1	0.1	0.9	0.7	***	0.3
c. Christmas or other special bonuses, service awards, suggestion awards, etc.	0.3	0.4	0.4	0.4	0.6	0.6	0.7	0.6	0.3	0.1	0.4	0.6	0.2	0.5	0.2	0.4	0.3	0.1	0.1	0.3	0.5	0.4	0.1	0.3
d. Employee education expenditures (tuition refunds, etc.)	0.2	0.1	***	0.1	***	0.2	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.3	0.1	0.3	0.3	0.2	***	0.1	0.5	0.4	0.3	0.3
e. Special wage payments ordered by courts, payments to union stewards, etc.	0.2	0.2	0.1	0.1	***	0.1	0.2	0.2	0.1	0.1	0.2	0.4	0.3	0.1	0.3	0.1	0.2	0.4	***	***	0.1	0.3	0.1	0.2

*Includes research, engineering, education, government agencies, construction, etc.
**Figure is considerably less than legal rate, because most reporting companies had only a small proportion of employees covered by tax.
***Less than 0.05%.

TABLE 7. Employee Benefits as Cents per Payroll Hour, by Type of Benefit and Industry Groups, 1982

Type of benefit	Total, all industries	Manufacturing industries															Nonmanufacturing industries							
		Total, all manufacturing	Food, beverages, and tobacco	Textile products and apparel	Pulp, paper, lumber, and furniture	Printing and publishing	Chemicals and allied products	Petroleum industry	Rubber, leather, and plastic products	Stone, clay, and glass products	Primary metal industries	Fabricated metal products (excluding mach. and trans. equipment)	Machinery (excluding electrical)	Electrical machinery, equipment, and supplies	Transportation equipment	Instruments and miscellaneous manufacturing industries	Total, all nonmanufacturing	Public utilities (electric, gas, water, telephone, etc.)	Department stores	Trade (wholesale and other retail)	Banks, finance companies, and trust companies	Insurance companies	Hospitals	Miscellaneous nonmanufacturing industries*
Total employee benefits as cents per payroll hour	352.3	381.0	356.0	184.7	338.0	361.0	459.4	590.2	342.8	445.5	491.8	379.6	438.4	331.0	425.3	292.9	328.2	461.6	173.9	231.5	283.2	327.1	255.8	349.8
1. Legally required payments (employer's share only)	89.7	100.2	98.6	64.7	98.5	97.9	101.5	119.7	104.6	111.5	122.3	101.9	118.1	82.1	109.0	80.9	80.9	90.2	53.0	74.2	72.8	70.6	67.6	98.5
a. Old-Age, Survivors, Disability, and Health Insurance (FICA taxes)	62.4	64.1	60.6	40.3	59.5	66.8	69.4	87.3	56.6	72.0	69.8	61.2	74.2	59.6	69.9	56.8	61.0	72.7	37.3	51.7	52.2	58.7	55.4	67.6
b. Unemployment Compensation	13.4	16.2	15.0	13.9	12.6	21.6	10.2	9.2	15.6	23.1	19.4	15.3	21.7	12.3	19.6	13.6	11.0	7.5	8.2	11.3	17.8	9.0	4.0	15.5
c. Workers' compensation (including estimated cost of self-insured)	12.7	19.2	22.1	10.5	23.8	8.8	21.7	22.9	32.1	16.4	32.7	25.2	21.7	8.9	19.2	10.0	7.2	9.7	7.2	11.0	2.2	2.6	6.9	10.6
d. Railroad Retirement Tax, Railroad Unemployment and Cash Sickness Insurance, state sickness benefits insurance, etc.**	1.2	0.7	0.9	0.1	2.6	0.9	0.3	0.2	0.3	***	0.4	0.1	0.5	1.3	0.3	0.5	1.6	0.3	0.3	0.2	0.6	0.3	1.3	4.9
2. Pension, insurance, and other agreed-upon payments (employer's share only)	128.1	139.5	130.9	54.0	114.2	114.7	162.3	219.3	118.9	184.3	216.6	141.3	167.6	110.7	169.7	93.7	118.6	192.0	59.8	74.0	98.3	123.6	81.1	118.5
a. Pension plan premiums and pension payments not covered by insurance-type plan (net)	50.9	48.7	48.7	13.8	37.9	43.5	71.5	112.4	32.4	69.9	84.5	49.0	54.6	32.5	56.6	26.2	52.8	105.1	18.7	21.0	38.3	53.1	28.2	52.7
b. Life insurance premiums; death benefits; hospital, surgical, medical, and major medical insurance premiums, etc. (net)	62.5	75.9	64.4	34.8	63.0	58.8	72.1	85.7	73.2	90.2	111.4	80.0	97.6	65.6	92.0	57.1	51.1	70.2	20.9	40.9	42.7	52.7	41.0	53.8
c. Short-term disability	3.2	4.6	5.2	1.6	4.8	2.4	5.4	3.3	3.2	4.0	8.2	4.9	5.1	3.0	8.5	4.1	2.0	2.6	1.4	1.5	1.8	3.2	1.5	1.6
d. Salary continuation or long-term disability	2.8	1.8	1.4	0.8	1.5	2.1	2.7	4.7	2.2	3.2	1.7	1.0	1.9	1.9	1.2	1.7	3.7	3.7	0.1	1.5	8.0	2.9	2.0	3.4
e. Dental insurance premiums	4.0	4.9	4.7	0.8	3.2	3.8	6.6	6.2	1.9	4.4	7.0	4.6	5.9	5.4	7.7	3.5	3.3	4.3	0.7	2.6	3.0	3.0	3.3	3.2
f. Discounts on goods and services purchased from company by employees	0.8	0.3	0.2	1.7	0.2	0.5	0.1	0.9	0.5	***	***	0.1	0.3	***	0.5	0.2	1.3	1.5	17.9	4.5	0.6	0.3	1.4	0.3
g. Employee meals furnished by company	1.2	0.5	0.3	***	0.5	0.6	1.7	4.0	0.3	0.4	0.1	0.2	0.3	0.6	0.1	0.1	1.7	1.5	0.2	0.6	2.5	4.3	1.1	0.8
h. Miscellaneous payments (vision care, prescription drugs, separation or termination pay, moving expenses, etc.)	2.6	2.6	6.0	0.4	3.1	3.0	2.0	2.1	5.3	12.2	3.7	1.5	1.9	1.8	3.0	0.8	2.6	3.1	***	1.4	1.4	4.1	2.7	2.8
3. Paid rest periods, lunch periods, wash-up time, travel time, clothes-change time, get-ready time, etc.	25.5	27.7	25.8	19.9	23.8	22.0	42.4	38.8	26.4	36.9	22.7	30.1	28.5	31.6	22.2	22.9	23.7	30.3	11.2	17.9	19.6	24.1	27.1	20.9
4. Payments for time not worked	87.2	90.8	88.2	34.3	82.2	97.1	117.1	124.5	75.6	106.0	114.5	85.1	97.3	84.5	109.1	74.1	84.1	132.3	38.3	42.8	59.1	84.0	75.5	86.4
a. Paid vacations and payments in lieu of vacation	44.2	49.8	49.7	18.9	48.7	50.4	59.2	63.7	45.8	68.1	75.0	49.0	54.4	40.9	56.4	35.8	39.5	61.8	21.4	23.2	25.7	39.0	38.3	39.1
b. Payments for holidays not worked	27.1	29.8	28.6	13.4	26.9	29.4	36.8	35.0	23.7	27.0	30.9	31.5	33.9	28.8	37.2	25.2	24.8	38.7	11.4	13.1	18.9	27.8	17.0	26.8
c. Paid sick leave	11.9	7.6	8.1	1.2	2.7	12.6	15.7	21.2	2.7	4.2	2.8	3.2	6.1	10.6	11.2	9.8	15.5	22.9	4.9	5.6	11.0	13.4	16.3	17.0
d. Payments for State or National Guard duty; jury, witness, and voting pay allowances; payments for time lost due to death in family or other personal reasons, etc.	4.0	3.5	1.9	0.9	3.8	4.8	5.4	4.6	3.4	6.7	5.8	1.4	2.9	4.2	4.2	3.4	4.4	8.9	0.6	0.9	3.5	3.9	3.8	3.6
5. Other items	21.8	22.9	12.5	11.7	19.3	29.2	36.2	87.9	17.3	6.9	15.6	21.3	26.9	22.1	15.3	21.3	20.9	16.7	11.5	22.6	33.4	24.7	4.5	25.5
a. Profit-sharing payments	10.7	12.3	5.7	7.7	12.4	14.5	13.7	46.7	12.6	4.3	7.2	9.9	17.8	12.0	5.2	12.2	9.4	0.9	10.6	18.2	18.0	9.1	0.4	14.0
b. Contributions to employee thrift plans	3.9	3.1	2.0	0.8	0.4	4.6	10.8	26.8	0.1	0.1	2.7	1.4	1.7	2.0	3.6	2.4	4.5	8.0	0.4	0.9	6.2	6.6	0.3	4.1
c. Christmas or other special bonuses, service awards, suggestion awards, etc.	3.1	4.1	3.0	2.2	5.7	6.8	8.5	9.3	2.4	1.1	3.1	5.7	2.4	4.4	1.4	3.1	2.2	1.3	0.4	2.2	4.0	3.0	0.8	2.4
d. Employee education expenditures (tuition refunds, etc.)	2.3	1.3	0.4	0.4	0.4	2.2	1.0	1.9	0.6	0.6	0.5	0.9	1.4	2.4	1.3	2.6	3.0	2.3	0.1	1.0	4.4	3.4	2.5	3.5
e. Special wage payments ordered by courts, payments to union stewards, etc.	1.9	2.1	1.6	0.6	0.4	1.2	2.1	3.2	1.5	0.9	2.1	3.3	3.6	1.3	3.8	0.9	1.7	4.1	***	0.4	0.7	2.6	0.5	1.4

*Includes research, engineering, education, government agencies, construction, etc.
**Figure is considerably less than legal rate, because most reporting companies had only a small proportion of employees covered by tax.
***Less than 0.05¢.

TABLE 8. Employee Benefits as Dollars per Year per Employee, by Type of Benefit and Industry Groups, 1982

Type of benefit	Total, all industries	Manufacturing industries														Nonmanufacturing industries							
		Total, all manufacturing	Food, beverages, and tobacco	Textile products and apparel	Pulp, paper, lumber, and furniture	Printing and publishing	Chemicals and allied products	Petroleum industry	Rubber, leather, and plastic products	Stone, clay, and glass products	Primary metal industries	Fabricated metal products (excluding mach. and trans. equipment)	Machinery (excluding electrical)	Electrical machinery, equipment, and supplies	Transportation equipment	Instruments and miscellaneous manufacturing industries	Total, all nonmanufacturing	Public utilities (electric, gas, water, telephone, etc.)	Department stores	Trade (wholesale and other retail)	Banks, finance companies, and trust companies	Insurance companies	Hospitals	Miscellaneous nonmanufacturing industries*
Total employee benefits as dollars per year per employee	7,187	7,771	7,442	3,584	7,140	7,216	9,551	12,321	6,920	8,909	9,832	7,760	8,848	6,797	8,647	6,018	6,697	9,653	3,419	4,706	5,744	6,487	5,305	7,038
1. Legally required payments (employer's share only)	1,825	2,041	2,065	1,251	2,047	1,962	2,103	2,496	2,115	2,228	2,450	2,070	2,388	1,689	2,232	1,656	1,644	1,886	1,046	1,521	1,480	1,400	1,402	1,955
a. Old-Age, Survivors, Disability, and Health Insurance (FICA taxes)	1,274	1,309	1,271	784	1,253	1,332	1,447	1,821	1,149	1,439	1,398	1,251	1,495	1,226	1,434	1,168	1,244	1,522	735	1,058	1,060	1,165	1,150	1,357
b. Unemployment Compensation	269	329	307	260	256	438	210	193	315	472	390	313	446	252	399	276	219	156	162	230	364	179	83	290
c. Workers' compensation (including estimated cost of self-insured)	258	389	468	206	484	176	440	477	645	318	655	504	437	181	393	204	148	202	145	229	44	51	142	215
d. Railroad Retirement Tax, Railroad Unemployment and Cash Sickness Insurance, state sickness benefits insurance, etc.**	24	14	20	1	54	17	6	4	7	***	8	3	9	30	6	9	32	6	5	5	13	5	27	94
2. Pension, insurance, and other agreed-upon payments (employer's share only)	2,614	2,840	2,722	1,053	2,417	2,297	3,370	4,590	2,410	3,691	4,327	2,892	3,377	2,267	3,418	1,923	2,424	4,017	1,181	1,500	1,995	2,452	1,680	2,394
a. Pension plan premiums and pension payments not covered by insurance-type plan (net)	1,040	991	1,009	273	813	870	1,487	2,358	654	1,391	1,689	994	1,098	666	1,128	536	1,081	2,198	375	424	777	1,053	584	1,066
b. Life insurance premiums; death benefits; hospital, surgical, medical, and major medical insurance premiums, etc. (net)	1,274	1,548	1,344	680	1,327	1,183	1,497	1,792	1,488	1,831	2,226	1,642	1,968	1,341	1,872	1,177	1,044	1,468	414	831	865	1,045	850	1,086
c. Short-term disability	65	94	107	30	103	47	112	69	65	81	159	101	101	61	168	81	41	53	28	32	36	64	31	32
d. Salary continuation or long-term disability	58	37	29	16	30	40	56	95	45	66	35	21	39	39	25	36	76	78	2	30	166	57	41	67
e. Dental insurance premiums	83	101	97	16	70	76	136	130	39	87	141	97	120	112	155	72	67	90	14	52	60	61	68	65
f. Discounts on goods and services purchased from company by employees	17	6	4	30	4	10	3	18	9	***	***	1	6	***	10	4	26	32	344	93	12	7	30	6
g. Employee meals furnished by company	24	11	7	1	[illegible]	11	37	84	6	8	2	5	7	12	3	2	35	32	3	12	51	83	22	15
h. Miscellaneous payments (vision care, prescription drugs, separation or termination pay, moving expenses, etc.)	53	53	125	8	57	59	43	43	104	227	74	32	37	36	59	15	54	66	***	28	29	81	55	58
3. Paid rest periods, lunch periods, wash-up time, travel time, clothes-change time, get-ready time, etc.	523	568	551	392	496	441	882	815	525	741	456	615	574	646	461	477	485	636	219	366	398	479	563	424
4. Payments for time not worked	1,782	1,852	1,839	665	1,772	1,921	2,435	2,604	1,521	2,109	2,283	1,746	1,954	1,740	2,229	1,521	1,723	2,766	754	874	1,199	1,662	1,566	1,754
a. Paid vacations and payments in lieu of vacation	902	1,014	1,037	366	1,052	997	1,231	1,335	922	1,364	1,488	1,004	1,090	840	1,144	733	808	1,292	421	471	521	772	794	793
b. Payments for holidays not worked	553	608	595	258	572	577	763	731	473	536	613	646	682	592	764	518	508	809	222	269	383	549	354	544
c. Paid sick leave	244	158	170	24	59	249	329	444	55	88	58	67	123	222	235	201	317	479	98	115	223	266	339	345
d. Payments for State or National Guard duty; jury, witness, and voting pay allowances; payments for time lost due to death in family or other personal reasons, etc.	82	73	37	18	90	98	112	95	71	122	125	29	59	86	85	70	90	186	13	19	72	76	79	72
5. Other items	444	471	264	222	408	594	762	1,816	349	140	316	438	556	455	307	442	422	348	219	444	673	494	94	510
a. Profit-sharing payments	218	254	121	141	266	300	296	960	254	88	148	201	370	247	104	252	188	18	201	352	360	185	9	278
b. Contributions to employee thrift plans	80	65	40	16	10	93	224	558	3	1	55	33	35	43	75	50	93	168	9	18	128	130	6	84
c. Christmas or other special bonuses, service awards, suggestion awards, etc.	62	83	62	45	115	134	176	192	49	22	63	116	50	90	30	66	45	28	7	46	80	59	17	48
d. Employee education expenditures (tuition refunds, etc.)	46	27	8	8	9	43	22	39	13	10	11	19	28	50	28	55	62	49	1	21	90	68	52	70
e. Special wage payments ordered by courts, payments to union stewards, etc.	38	42	33	13	9	23	45	67	31	19	39	70	74	26	70	19	35	86	1	8	15	52	10	29

*Includes research, engineering, education, government agencies, construction, etc.

**Figure is considerably less than legal rate, because most reporting companies had only a small proportion of employees covered by tax.

***Less than 50¢.

6. REGIONAL VARIATIONS

Benefit payments by region for the various industry groups are shown in Table 9. The regions are based upon United States Bureau of the Census divisions. States constituting each region are listed in a footnote following the table.

For all industries, payments averaged 38.9 percent of payroll in the East North Central region, followed by a 38.4 percent in the Northeast region.

The Western region averaged 34.8 percent, and the Southeast region averaged 34.6 percent.

TABLE 9. Employee Benefits as Percent of Payroll, by Region and Industry Groups, 1982

Industry group	Total, all regions*	Northeast*	East North Central*	Southeast*	West*
Total, all industries	36.7	38.4	38.9	34.6	34.8
Total, all manufacturing	39.1	41.3	41.4	34.8	36.9
Manufacture of:					
Food, beverages, and tobacco	38.5	40.3	41.2	30.0	41.2
Textile products and apparel	30.5	38.6	28.8	27.0	36.1
Pulp, paper, lumber, and furniture	37.0	39.6	36.8	31.5	40.4
Printing and publishing	36.5	32.6	32.7	35.3	41.1
Chemicals and allied products	44.3	43.7	48.9	38.6	47.3
Petroleum industry	44.1	41.5	47.6	43.7	44.1
Rubber, leather, and plastic products	39.4	40.6	42.4	39.7	32.7
Stone, clay, and glass products	41.7	35.1	39.4	. . .	44.5
Primary metal industries	47.5	52.8	48.7	43.3	29.9
Fabricated metal products (excluding machinery and transportation equipment)	42.3	46.6	43.1	33.8	38.0
Machinery (excluding electrical)	39.6	38.5	41.1	41.7	34.2
Electrical machinery, equipment, and supplies	37.0	42.5	39.1	30.7	33.8
Transportation equipment	39.2	40.2	42.0	38.4	34.4
Instruments and miscellaneous manufacturing industries	33.6	36.2	38.3	27.7	30.4
Total, all nonmanufacturing	34.6	35.3	35.7	34.5	33.4
Public utilities (electric, gas, water, telephone, etc.)	40.9	41.5	41.0	39.1	43.0
Department stores	29.2	31.3	34.3	27.5	26.1
Trade (wholesale and other retail)	28.1	28.3	35.3	24.0	25.8
Banks, finance companies, and trust companies	35.4	34.0	38.8	38.1	31.8
Insurance companies	39.1	35.9	36.2	48.8	36.4
Hospitals	30.7	32.9	32.3	26.9	31.3
Miscellaneous nonmanufacturing industries**	31.8	34.8	31.8	29.8	32.3
Number of companies	1,507	386	367	366	388

States in each region are:

NORTHEAST: Connecticut, Maine, Massachusetts, New Hampshire, New Jersey, New York, Pennsylvania, Rhode Island, and Vermont.

EAST NORTH CENTRAL: Illinois, Indiana, Michigan, Ohio, and Wisconsin.

SOUTHEAST: Alabama, Arkansas, Delaware, District of Columbia, Florida, Georgia, Kentucky, Louisiana, Maryland, Mississippi, North Carolina, Oklahoma, South Carolina, Tennessee, Texas, Virginia, and West Virginia.

WEST: Alaska, Arizona, California, Colorado, Hawaii, Idaho, Iowa, Kansas, Minnesota, Missouri, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oregon, South Dakota, Utah, Washington, and Wyoming.

**Includes research, engineering, education, government agencies, construction, etc.*

7. SIZE OF COMPANY VARIATIONS

The largest firms paid higher benefits than smaller firms, and benefits increased with size of company, except for two categories, as shown in Table 10.

Companies with 5,000 or more employees paid 38.5 percent for benefits. Companies with 2,500 to 4,999 employees paid 36.2 percent, and those with 1,000 to 2,499 averaged 36.3 percent. Companies with 500 to 999 employees averaged 37.2 percent, and those employing 100 to 499 averaged 36.7 percent. Those companies with fewer than 100 employees paid 34.8 percent of payroll for benefits.

TABLE 10. Employee Benefits as Percent of Payroll, by Size of Company and Industry Groups, 1982

Industry group	Total all companies	Number of employees					
		Under 100	100-499	500-999	1,000-2,499	2,500-4,999	5,000 and over
Total, all industries	36.7	34.8	36.7	37.2	36.3	36.2	38.5
Total, all manufacturing	39.1	39.2	39.0	38.1	39.7	38.9	40.4
Manufacture of:							
Food, beverages, and tobacco	38.5	40.3	35.6	40.0	49.3	35.3	37.9
Textile products and apparel	30.5	21.9	35.8	33.4	25.9	19.5	27.6
Pulp, paper, lumber, and furniture	37.0	38.9	36.2	33.4	42.6	50.2	35.0
Printing and publishing	36.5	37.3	34.0	30.8	47.3	30.6	37.7
Chemicals and allied products	44.3	47.6	43.1	48.4	46.0	34.9	44.2
Petroleum industry	44.1	31.5	47.9	48.2	50.5	41.4	35.9
Rubber, leather, and plastic products	39.4	38.4	39.5	33.8	. . .	42.4	52.8
Stone, clay, and glass products	41.7	38.3	42.5	. . .	45.3	. . .	47.3
Primary metal industries	47.5	42.8	48.7	51.6	37.0	55.5	57.8
Fabricated metal products (excluding machinery and transportation equipment)	42.3	41.2	43.4	38.6	49.5	39.5	. . .
Machinery (excluding electrical)	39.6	42.1	37.6	38.6	37.0	47.6	46.1
Electrical machinery, equipment, and supplies	37.0	33.6	38.6	35.9	38.2	32.2	35.8
Transportation equipment	39.2	37.3	36.8	41.1	36.4	34.4	43.1
Instruments and miscellaneous manufacturing industries	33.6	33.9	33.1	31.1	35.6	. . .	35.2
Total, all nonmanufacturing	34.6	30.2	33.4	36.4	34.6	35.2	37.2
Public utilities (electric, gas, water, telephone, etc.)	40.9	35.7	41.9	41.2	41.3	40.9	40.2
Department stores	29.2	. . .	24.9	28.5	. . .	28.5	32.0
Trade (wholesale and other retail)	28.1	27.3	28.5	21.2	25.6	28.2	31.2
Banks, finance companies, and trust companies	35.4	32.4	36.5	36.6	35.8	31.9	35.9
Insurance companies	39.1	31.8	35.1	50.7	37.8	39.0	35.7
Hospitals	30.7	34.0	33.3	29.9	29.9	30.5	40.4
Miscellaneous nonmanufacturing industries*	31.8	29.9	30.1	32.1	33.4	34.7	38.3
Number of companies	1,507	184	449	245	297	133	199

**Includes research, engineering, education, government agencies, construction, etc.*

8. PENSION AND INSURANCE COSTS

Due to the wide interest in private pension and insurance programs, tabulations are included showing distributions of amounts paid by individual companies for these programs, and also average employee payroll deductions for pensions and insurance. Employer payments are net amounts after deducting any dividends or credits returned to the employer by the insurer.

As shown in Table 11, 255 firms, or 17 percent of those

TABLE 11. Pension* Payments, by Industry Groups, 1982

Industry group	Total companies in survey	Number of companies paying specified percent of payroll for pensions									Pension payments as percent of payroll				Average pension payments as percent of payroll for companies having pensions
		0%	0.1-1.9%	2.0-3.9%	4.0-5.9%	6.0-7.9%	8.0-9.9%	10.0-11.9%	12.0-13.9%	14.0% and over	Total	Premiums under insurance and annuity contracts	Payments to uninsured trusteed pension plans	Payments under unfunded pension plans	
Total, all industries	1,507	255	139	313	298	208	112	88	31	63	5.0	3.1	1.7	0.2	6.0
Total, all manufacturing	688	126	78	159	125	86	37	34	9	34	4.6	2.8	1.7	0.1	5.7
Manufacture of:															
Food, beverages, and tobacco	45	7	3	13	6	6	5	2	1	2	5.1	2.9	1.9	0.3	5.9
Textile products and apparel	38	10	10	14	...	2	2	...	...	...	2.3	1.1	1.0	0.2	3.0
Pulp, paper, lumber, and furniture	41	7	8	9	5	9	3	...	...	...	3.7	2.5	1.1	0.1	4.5
Printing and publishing	41	8	3	8	12	4	2	3	1	...	4.3	3.1	1.2	**	5.4
Chemicals and allied products	43	1	4	5	10	9	3	7	1	3	6.9	3.8	3.0	0.1	7.1
Petroleum industry	17	2	...	2	2	3	2	2	...	4	8.1	2.6	4.8	0.7	9.2
Rubber, leather, and plastic products	29	5	3	11	5	2	1	1	1	...	3.5	2.6	0.8	0.1	4.2
Stone, clay, and glass products	14	2	...	...	5	5	1	...	...	1	6.1	2.8	2.9	0.4	7.1
Primary metal industries	47	8	3	7	9	4	3	4	2	7	7.3	4.1	3.2	**	8.8
Fabricated metal products (excluding machinery and transportation equipment)	73	13	6	19	14	4	5	2	1	9	5.4	3.9	1.4	0.1	6.5
Machinery (excluding electrical)	110	19	9	29	19	18	5	8	..	3	4.6	2.9	1.5	0.2	5.4
Electrical machinery, equipment, and supplies	93	25	17	17	17	6	4	2	2	3	3.5	2.1	1.4	**	4.8
Transportation equipment	47	5	7	9	12	9	1	3	...	1	4.9	2.8	2.1	**	5.5
Instruments and miscellaneous manufacturing industries	50	14	5	16	9	5	...	...	...	1	2.9	1.5	1.3	0.1	4.0
Total, all nonmanufacturing	819	129	61	154	173	122	75	54	22	29	5.3	3.4	1.7	0.2	6.3
Public utilities (electric, gas, water, telephone, etc.)	151	3	...	8	21	36	31	27	9	16	9.2	5.4	3.5	0.3	9.4
Department stores	9	2	1	3	2	...	...	1	...	...	3.3	0.4	1.6	1.3	4.2
Trade (wholesale and other retail)	62	24	12	11	8	5	1	...	1	...	2.3	1.5	0.7	0.1	3.7
Banks, finance companies, and trust companies	138	19	6	27	41	23	10	7	1	4	5.0	2.5	2.3	0.2	5.7
Insurance companies	112	6	10	17	30	21	11	8	7	2	6.4	4.9	1.3	0.2	6.7
Hospitals	148	12	22	62	39	9	1	2	...	1	3.3	2.4	0.9	**	3.7
Miscellaneous nonmanufacturing industries***	199	63	10	26	32	28	21	9	4	6	4.4	3.3	0.9	0.2	6.5

*Includes net pension-plan premiums and pension payments not covered by insurance-type plan.

**Less than 0.05%.

***Includes research, engineering, education, government agencies, construction, etc.

surveyed, reported no payments for private pensions, while 63 companies paid amounts for pensions equaling 14 percent or more of payroll. Pension payments for all companies surveyed averaged 5.0 percent of payroll (the figure shown in Tables 4 and 6), but if companies reporting no pension payments are omitted, the average becomes 6.0 percent of payroll.

The average pension payment of 5.0 percent included 3.1 percent for premiums under insurance or annuity contracts, 1.7 percent for payments to uninsured trusteed pension plans, and 0.2 percent for payments under unfunded pension plans.

Among the manufacturing industries 18 percent of the firms reported no pension payments, while among the nonmanufacturing firms 16 percent reported no pension payments. Eleven percent of the manufacturing firms paid 10 percent or more of payroll for pensions, while 13 percent of the nonmanufacturing firms paid 10 percent or more.

The distribution of insurance payments by industry groups is shown in Table 12. Payments for insurance were reported by all but 21of the firms. The most frequent amount paid for insurance was 4.0 to 5.9 percent of payroll. One hundred eleven firms reported insurance payments amounting to 12 percent or more of payroll.

Insurance payments averaged 6.5 percent of payroll, including 0.7 percent for life insurance, 5.6 percent for health insurance, and 0.2 percent not separated between life and health, as shown in Table 13. Eighty-six percent of the companies reported payments for life insurance, 94 percent reported payments for health insurance, and two percent reported combined payments for life and health insurance.

Employee payroll deductions for private pension programs were reported by 19 percent of the companies, including 15 percent of those in manufacturing and 21 percent of the nonmanufacturing firms, as shown in Table 14. Deductions were reported by 29 percent of the petroleum industry firms, but by only five percent of the chemicals and allied products industries.

While deductions for pensions averaged 0.4 percent of payroll for all companies in the survey (as shown in Table 14), they averaged 1.9 percent of payroll for those companies having deductions.

TABLE 12. Insurance* Payments, by Industry Groups, 1982

Industry group	Total companies in survey	Number of companies paying specified percent of payroll for insurance									Average insurance payments as percent of payroll	
		0%	0.1-1.9%	2.0-3.9%	4.0-5.9%	6.0-7.9%	8.0-9.9%	10.0-11.9%	12.0-13.9%	14.0% and over	All companies	Companies having insurance
Total, all industries	1,507	21	47	259	456	353	170	90	60	51	6.5	6.7
Total, all manufacturing	688	10	13	49	166	186	101	72	49	42	7.8	8.0
Manufacture of:												
Food, beverages, and tobacco	45	...	2	4	15	12	4	3	3	2	7.1	7.0
Textile products and apparel	38	...	4	7	12	10	1	1	2	1	5.6	5.7
Pulp, paper, lumber, and furniture	41	1	1	2	10	16	6	3	1	1	6.9	7.1
Printing and publishing	41	...	...	6	18	13	1	1	2	...	6.0	6.0
Chemicals and allied products	43	1	...	...	11	19	7	4	1	...	7.1	7.3
Petroleum industry	17	...	...	1	7	6	2	...	...	1	6.7	6.7
Rubber, leather, and plastic products	29	...	...	3	6	5	5	6	3	1	8.4	8.4
Stone, clay, and glass products	14	1	...	...	3	2	1	4	3	...	8.6	9.2
Primary metal industries	47	1	...	1	7	7	8	7	8	8	10.9	11.1
Fabricated metal products (excluding machinery and transportation equipment)	73	3	...	5	8	17	14	11	7	8	9.1	9.4
Machinery (excluding electrical)	110	...	2	5	19	28	17	19	11	9	8.7	8.8
Electrical machinery, equipment, and supplies	93	3	1	6	25	22	22	7	3	4	7.3	7.6
Transportation equipment	47	...	1	2	7	17	8	3	4	5	8.5	8.6
Instruments and miscellaneous manufacturing industries	50	...	2	7	18	12	5	3	1	2	6.6	6.6
Total, all nonmanufacturing	819	11	34	210	290	167	69	18	11	9	5.5	5.6
Public utilities (electric, gas, water, telephone, etc.)	151	...	2	19	46	61	20	1	1	1	6.2	6.2
Department stores	9	...	...	6	2	1	...	...	...	...	3.6	3.5
Trade (wholesale and other retail)	62	3	7	17	20	5	6	3	...	1	4.8	5.1
Banks, finance companies, and trust companies	138	...	1	38	66	18	8	3	2	2	5.5	5.4
Insurance companies	112	...	3	22	37	29	14	3	3	1	6.5	6.5
Hospitals	148	...	4	49	62	20	9	2	1	1	5.1	5.0
Miscellaneous nonmanufacturing industries**	199	8	17	59	57	33	12	6	4	3	5.1	5.2

Includes net premiums paid for life, hospital, surgical, medical, and major medical insurance, plus death, surgical, and medical care payments not insured. Does not include sick leave pay.

**Includes research, engineering, education, government agencies, construction, etc.*

Payroll deductions for insurance were reported by 76 percent of the companies, including 67 percent of the manufacturing firms and 83 percent of the nonmanufacturing firms. Deductions were reported by 89 percent of the textile products and apparel companies, but by ony 29 percent of the stone, clay, and glass products firms. Insurance deductions averaged 1.5 percent of payroll for all firms in the survey, but were 1.9 percent for those firms having deductions.

TABLE 13. Insurance Payments, by Type of Insurance, 1982

Industry group	Average insurance payments as percent of payroll, all companies				Percent of companies reporting insurance payments			Average for companies reporting specific type of insurance payments		
	Total	Life	Health	L&H*	Life	Health	L&H*	Life	Health	L&H*
Total, all industries	6.5	0.7	5.6	0.2	86	94	2	0.8	6.0	6.8
Total, all manufacturing	7.8	0.7	6.8	0.3	82	93	3	0.8	7.3	8.2
Manufacture of:										
Food, beverages, and tobacco	7.1	0.4	6.3	0.4	60	91	8	0.6	6.9	4.7
Textile products and apparel	5.6	0.6	4.8	0.2	86	94	5	0.7	5.1	4.5
Pulp, paper, lumber, and furniture	6.9	0.8	6.0	0.1	80	92	2	1.0	6.5	4.1
Printing and publishing	6.0	0.6	5.1	0.3	92	95	4	0.6	5.4	6.7
Chemicals and allied products	7.1	0.6	6.1	0.4	86	93	4	0.7	6.6	7.8
Petroleum industry	6.7	0.9	5.8	0	100	100	0	0.9	5.8	**
Rubber, leather, and plastic products	8.4	0.9	7.2	0.3	89	93	3	1.0	7.8	7.9
Stone, clay, and glass products	8.6	0.9	7.7	0	78	85	0	1.2	8.9	**
Primary metal industries	10.9	0.8	10.1	0	89	97	0	0.8	10.3	**
Fabricated metal products (excluding machinery and transportation equipment)	9.1	0.8	7.6	0.7	75	89	5	1.0	8.6	12.4
Machinery (excluding electrical)	8.7	0.7	7.8	0.2	81	97	2	0.8	8.1	8.4
Electrical machinery, equipment, and supplies	7.3	0.8	6.1	0.4	83	89	5	1.0	6.8	8.2
Transportation equipment	8.5	0.6	7.6	0.3	78	93	4	0.8	8.2	7.2
Instruments and miscellaneous manufacturing industries	6.6	0.7	5.4	0.5	92	98	2	0.7	5.5	22.6
Total, all nonmanufacturing	5.5	0.7	4.7	0.1	89	95	2	0.8	4.9	4.7
Public utilities (electric, gas, water, telephone, etc.)	6.2	0.9	5.2	0.1	94	97	2	0.9	5.4	6.2
Department stores	3.6	0.2	3.4	0	66	100	0	0.3	3.4	**
Trade (wholesale and other retail)	4.8	0.7	4.0	0.1	82	88	3	0.8	4.5	4.6
Banks, finance companies, and trust companies	5.5	0.8	4.6	0.1	95	97	2	0.8	4.7	4.3
Insurance companies	6.5	0.9	5.5	0.1	94	98	0	0.9	5.6	8.3
Hospitals	5.1	0.5	4.6	0	9.4	99	0	0.5	4.6	**
Miscellaneous nonmanufacturing industries***	5.1	0.7	4.2	0.2	78	89	4	0.9	4.6	3.8

Companies reporting one payment for both life and health insurance (items C-4 through C-7 of questionnaire).

**No companies reported this type of payment.*

***Includes research, engineering, education, government agencies, construction, etc.*

TABLE 14. Employee Payroll Deductions for Pensions and Insurance, 1982

Industry group	Pensions			Insurance		
	Percent of companies reporting deductions	Average deductions as percent of payroll		Percent of companies reporting deductions	Average deductions as percent of payroll	
		Total, all companies	Companies having deductions		Total, all companies	Companies having deductions
Total, all industries	19	0.4	1.9	76	1.5	1.9
Total, all manufacturing	15	0.2	1.3	67	1.3	1.9
Manufacture of:						
Food, beverages, and tobacco	9	0.1	1.3	64	0.9	1.4
Textile products and apparel	18	0.3	1.7	89	3.2	3.6
Pulp, paper, lumber, and furniture	7	*	0.3	71	1.9	2.7
Printing and publishing	27	0.3	1.0	83	1.4	1.7
Chemicals and allied products	5	0.1	2.3	74	1.4	1.9
Petroleum industry	29	0.6	1.9	88	2.0	2.2
Rubber, leather, and plastic products	7	0.1	2.2	72	1.7	2.3
Stone, clay, and glass products	7	0.1	0.8	29	0.4	1.4
Primary metal industries	11	0.1	1.0	40	0.4	1.0
Fabricated metal products (excluding machinery and transportation equipment)	8	0.1	1.4	52	0.8	1.6
Machinery (excluding electrical)	20	0.3	1.5	58	1.0	1.6
Electrical machinery, equipment, and supplies	26	0.3	1.4	83	1.3	1.6
Transportation equipment	17	0.1	0.6	60	1.1	1.8
Instruments and miscellaneous manufacturing industries	12	0.2	1.5	78	1.1	1.5
Total, all nonmanufacturing	21	0.5	2.2	83	1.6	1.9
Public utilities (electric, gas, water, telephone, etc.)	20	0.4	2.1	83	1.5	1.8
Department stores	33	0.7	2.0	89	1.1	1.3
Trade (wholesale and other retail)	15	0.2	1.1	82	1.3	1.6
Banks, finance companies, and trust companies	10	0.2	2.0	87	1.7	1.9
Insurance companies	14	0.2	1.4	89	2.0	2.3
Hospitals	21	0.3	1.5	89	1.7	1.9
Miscellaneous nonmanufacturing industries**	36	1.1	2.9	73	1.5	2.1

Less than 0.05%.

***Includes research, engineering, education, government agencies, construction, etc.*

9. PERCENT OF COMPANIES PAYING EMPLOYEE BENEFITS

Payments for Old-Age, Survivors, Disability, and Health Insurance (FICA taxes) were reported by 99 percent of the companies surveyed, and 97 percent of the companies reported payments for Unemployment Compensation (Table 15). Eighty-six percent reported payments for vacations, and 81 percent also reported payments for holidays.

Paid sick leave was reported by 75 percent of the companies, including 59 percent of those in manufacturing and 87 percent of the nonmanufacturing firms. Profit-sharing payments were reported by 23 percent of the firms, including 41 percent of the banks, finance and trust companies, but by only 3 percent of the public utilities.

Average costs of benefit payments for companies reporting such payments are shown in Table 16. Payments for dental insurance, profit-sharing, contributions to employee thrift plans, and other benefits paid by a relatively small percentage of companies differ significantly in this table from the all-company averages shown in Table 6.

For example, profit-sharing payments for all industries are 1.1 percent of payroll, as shown in Tables 4 and 6, which are based upon all companies in the survey. However, as shown in Table 15, only 23 percent of the companies reported profit-sharing. For those companies reporting profit-sharing, this benefit was 4.8 percent of payroll, as shown in Table 16. The Chamber survey shows each benefit as a percent of the company's reported payroll. In many firms having profit-sharing only some of the employees participate in profit-sharing, and for those employees having profit-sharing, their percentage would be higher than a company average based upon all employees. Studies by other organizations show profit-sharing is about 9 or 10 percent of payroll for those employees participating in profit-sharing programs.

TABLE 15. Percent of Companies Paying Employee Benefits, 1982

Type of benefit	Total, all industries	Manufacturing industries															Nonmanufacturing industries							
		Total, all manufacturing	Food, beverages, and tobacco	Textile products and apparel	Pulp, paper, lumber, and furniture	Printing and publishing	Chemicals and allied products	Petroleum industry	Rubber, leather, and plastic products	Stone, clay, and glass products	Primary metal industries	Fabricated metal products (excluding mach. and trans. equipment)	Machinery (excluding electrical)	Electrical machinery equipment, and supplies	Transportation equipment	Instruments and miscellaneous manufacturing industries	Total, all nonmanufacturing	Public utilities (electric, gas, water, telephone, etc.)	Department stores	Trade (wholesale and other retail)	Banks, finance companies, and trust companies	Insurance companies	Hospitals	Miscellaneous nonmanufacturing industries*
1. Legally required payments (employer share only):																								
a. Old-age, survivors, Disability, and Health Insurance (FICA taxes)	99	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	99	100	100	98	99	100	99	98
b. Unemployment compensation	97	98	96	100	100	95	98	100	100	100	100	99	98	98	98	98	95	99	100	94	99	100	88	93
c. Workers' compensation (including estimated cost of self-insured)	93	95	93	97	100	90	98	94	100	86	92	96	96	94	92	94	91	96	100	82	93	94	92	85
d. Railroad Retirement Tax, Railroad Unemployment and Cash Sickness Insurance, state sickness benefits insurance, etc.	11	9	7	5	10	22	16	12	7	0	6	1	10	12	4	16	12	9	22	15	14	16	8	11
2. Pension, insurance, and other agreed-upon payments (employer's share only):																								
a. Pension plan premiums and pension payments not covered by insurance-type plan (net)	83	82	87	74	83	81	98	88	83	86	83	82	84	73	89	72	85	98	78	61	88	95	92	68
b. Life insurance premiums, death benefits; hospital, surgical, medical, and major medical insurance premiums, etc. (net)	99	99	100	100	98	100	98	100	100	93	98	96	100	97	100	100	99	100	100	95	100	100	100	97
c. Short-term disability	40	51	53	40	56	44	40	35	59	36	53	60	56	48	47	52	30	26	56	36	30	44	26	26
d. Salary continuation or long-term disability	50	38	38	24	29	49	61	65	31	36	21	27	42	39	36	48	61	60	33	37	72	74	62	55
e. Dental insurance premiums	53	57	58	24	46	56	72	77	38	43	60	52	57	69	62	58	50	59	22	47	49	50	57	43
f. Discounts on goods and services purchased from company by employees	15	9	13	21	17	22	9	18	7	0	4	7	4	2	9	12	21	25	78	31	12	19	41	4
g. Employee meals furnished by company	21	13	18	3	24	10	40	41	10	14	11	7	5	15	11	8	27	34	11	18	33	47	28	10
h. Miscellaneous payments (vision care, prescription drugs, separation or termination pay, moving expenses, etc.)	36	32	40	18	34	49	40	29	38	36	45	23	29	29	32	24	40	50	11	29	36	55	43	29
3. Paid rest periods, lunch periods, wash-up time, travel time, clothes-change time, get-ready time, etc.	67	74	69	63	76	63	72	71	69	79	66	86	76	82	60	78	62	69	56	60	60	68	72	49
4. Payments for time not worked:																								
a. Paid vacations and payments in lieu of vacation	86	89	89	79	90	98	98	82	86	86	87	92	86	88	92	82	85	95	89	74	76	89	89	80
b. Payments for holidays not worked	81	84	87	74	85	85	93	82	79	71	81	89	86	87	79	80	78	93	78	57	75	88	77	73
c. Paid sick leave	75	59	71	34	29	83	86	88	45	43	40	43	54	77	60	70	87	95	89	69	88	88	95	81
d. Payments for State or National Guard duty; jury, witness, and voting pay allowances; payments for time lost due to death in family or other personal reasons, etc.	74	76	62	55	71	76	88	100	69	71	81	74	76	80	81	78	72	93	44	48	71	75	76	61
5. Other items:																								
a. Profit-sharing payments	23	27	24	32	17	27	21	47	28	29	17	21	26	40	17	34	19	3	67	40	41	22	2	18
b. Contributions to employee thrift plans	26	23	20	8	12	20	58	59	7	7	26	10	18	23	38	30	28	46	11	19	43	36	6	20
c. Christmas or other special bonuses, service awards, suggestion awards, etc.	49	51	40	55	56	51	58	53	38	29	47	49	47	61	40	64	47	47	22	44	49	68	50	32
d. Employee education expenditures (tuition refunds, etc.)	63	52	36	34	27	61	54	77	24	29	36	48	62	71	57	62	72	80	22	40	88	88	80	52
e. Special wage payments ordered by courts, payments to union stewards, etc.	32	35	33	26	29	20	33	47	38	36	32	38	40	38	49	30	29	58	11	15	22	42	19	18

*Includes research, engineering, education, government agencies, construction, etc.

TABLE 16. Average Benefit Costs as Percent of Payroll for Companies Paying Employee Benefits, 1982

Type of benefit	Total, all industries	Manufacturing industries															Nonmanufacturing industries							
		Total, all manufacturing	Food, beverages, and tobacco	Textile products and apparel	Pulp, paper, lumber, and furniture	Printing and publishing	Chemicals and allied products	Petroleum industry	Rubber, leather, and plastic products	Stone, clay, and glass products	Primary metal industries	Fabricated metal products (excluding mach. and trans. equipment)	Machinery (excluding electrical)	Electrical machinery, equipment, and supplies	Transportation equipment	Instruments and miscellaneous manufacturing industries	Total, all nonmanufacturing	Public utilities (electric, gas, water, telephone, etc.)	Department stores	Trade (wholesale and other retail)	Banks, finance companies, and trust companies	Insurance companies	Hospitals	Miscellaneous nonmanufacturing industries*
1. Legally required payments (employer's share only):																								
a. Old-Age, Survivors, Disability, and Health Insurance (FICA taxes)	6.6	6.7	6.7	6.7	6.7	6.5	6.7	6.5	6.7	6.9	7.0	6.8	6.6	6.6	6.6	6.5	6.5	6.5	6.4	6.5	6.5	7.0	6.7	6.3
b. Unemployment Compensation	1.5	1.8	1.8	2.3	1.6	2.2	1.0	0.7	1.9	2.3	2.0	1.8	2.1	1.5	1.9	1.7	1.2	0.7	1.4	1.6	2.1	1.0	0.6	1.5
c. Workers' compensation (including estimated cost of self-insured)	1.5	2.2	2.8	1.7	3.0	1.0	2.1	2.2	3.8	1.8	3.9	2.9	2.3	1.2	2.1	1.3	0.8	0.9	1.4	1.6	0.3	0.3	0.8	1.3
d. Railroad Retirement Tax, Railroad Unemployment and Cash Sickness Insurance, state sickness benefits insurance, etc.	1.0	0.8	1.4	0.2	3.2	0.4	0.2	0.1	0.5	0.0	0.6	1.2	0.4	1.4	0.9	0.4	1.2	0.4	0.2	0.2	0.6	0.2	2.0	3.3
2. Pension, insurance, and other agreed-upon payments (employer's share only):																								
a. Pension plan premiums and pension payments not covered by insurance-type plan (net)	6.0	5.7	5.9	3.0	4.5	5.4	7.1	9.2	4.2	7.1	8.8	6.5	5.4	4.8	5.5	4.0	6.3	9.4	4.2	3.7	5.7	6.7	3.7	6.5
b. Life insurance premiums, death benefits; hospital, surgical, medical, and major medical insurance premiums, etc. (net)	6.7	8.0	7.0	5.7	7.1	6.0	7.3	6.7	8.4	9.2	11.1	9.4	8.8	7.6	8.6	6.6	5.6	6.2	3.5	5.1	5.4	6.5	5.0	5.2
c. Short-term disability	0.8	0.9	1.0	0.6	0.9	0.5	1.5	0.8	0.7	1.0	1.5	0.9	0.8	0.7	1.8	0.8	0.7	0.8	0.4	0.5	0.7	0.9	0.7	0.6
d. Salary continuation or long-term disability	0.6	0.5	0.4	0.5	0.6	0.4	0.4	0.5	0.7	0.9	0.6	0.5	0.4	0.5	0.3	0.4	0.6	0.6	0.1	0.4	1.2	0.4	0.4	0.6
e. Dental insurance premiums	0.8	0.8	0.8	0.6	0.6	0.6	0.8	0.6	0.5	1.0	1.1	0.9	0.9	0.8	1.1	0.6	0.7	0.6	0.5	0.6	0.7	0.7	0.7	0.8
f. Discounts on goods and services purchased from company by employees	0.7	0.5	0.2	1.8	0.2	0.2	0.1	0.4	0.7	0.0	0.1	0.1	0.8	0.1	0.5	0.3	0.8	0.6	3.8	2.2	0.6	0.2	0.4	1.1
g. Employee meals furnished by company	0.6	0.4	0.2	0.2	0.2	0.6	0.4	0.7	0.2	0.2	0.1	0.3	0.8	0.4	0.1	0.1	0.7	0.4	0.2	0.5	0.8	1.0	0.5	1.0
h. Miscellaneous payments (vision care, prescription drugs, separation or termination pay, moving expenses, etc.)	0.7	0.8	1.5	0.4	0.9	0.6	0.4	0.5	1.3	2.5	0.7	0.7	0.6	0.7	0.7	0.4	0.7	0.5	0.0	0.5	0.5	0.9	0.7	0.7
3. Paid rest periods, lunch periods, wash-up time, travel time, clothes-change time, get-ready time, etc.	4.1	4.1	4.1	5.3	3.8	3.8	5.7	4.1	5.0	4.6	3.8	4.0	3.3	4.5	3.6	3.6	4.1	4.1	2.9	3.6	4.1	4.7	4.2	4.0
4. Payments for time not worked:																								
a. Paid vacations and payments in lieu of vacation	5.3	5.7	5.8	4.0	5.6	5.0	5.8	5.9	5.9	7.2	7.8	5.8	6.0	5.2	5.6	4.9	4.9	5.7	3.9	3.9	4.3	5.1	5.2	4.8
b. Payments for holidays not worked	3.5	3.7	3.5	3.0	3.4	3.3	3.8	3.3	3.4	3.7	3.8	3.9	3.8	3.7	4.2	3.7	3.3	3.7	2.5	2.6	3.2	3.8	2.7	3.5
c. Paid sick leave	1.7	1.3	1.1	0.5	1.0	1.6	1.8	1.9	0.7	1.3	0.7	0.8	1.0	1.4	1.6	1.5	1.9	2.1	1.0	1.0	1.6	1.8	2.1	2.0
d. Payments for State or National Guard duty; jury, witness, and voting pay allowances; payments for time lost due to death in family or other personal reasons, etc.	0.6	0.5	0.3	0.3	0.5	0.6	0.6	0.4	0.5	0.9	0.7	0.2	0.3	0.5	0.5	0.5	0.6	0.9	0.3	0.2	0.7	0.7	0.6	0.5
5. Other items:																								
a. Profit-sharing payments	4.8	4.8	2.8	3.8	7.1	8.3	6.1	6.8	5.0	1.7	4.8	5.5	5.7	3.3	3.7	3.9	4.9	3.8	2.6	5.5	5.4	4.0	3.3	5.0
b. Contributions to employee thrift plans	1.5	1.3	1.0	1.6	0.4	2.5	1.8	3.2	0.3	0.1	1.2	1.8	0.8	0.8	0.8	0.9	1.7	1.5	0.5	0.6	2.0	2.0	0.6	1.7
c. Christmas or other special bonuses, service awards, suggestion awards, etc.	0.7	0.8	0.9	0.6	1.1	1.1	1.3	1.1	0.8	0.4	0.8	1.2	0.5	0.8	0.5	0.6	0.6	0.3	0.3	0.7	1.1	0.5	0.2	0.9
d. Employee education expenditures (tuition refunds, etc.)	0.4	0.3	0.1	0.2	0.2	0.3	0.2	0.2	0.3	0.2	0.1	0.2	0.2	0.4	0.2	0.6	0.4	0.3	0.1	0.2	0.6	0.4	0.4	0.6
e. Special wage payments ordered by courts, payments to union stewards, etc.	0.6	0.5	0.4	0.4	0.1	0.5	0.6	0.4	0.4	0.3	0.6	1.0	0.8	0.3	0.6	0.3	0.6	0.6	0.0	0.3	0.5	0.7	0.3	0.9

*Includes research, engineering, education, government agencies, construction, etc.

10. PAYROLL DEDUCTIONS FOR EMPLOYEE BENEFITS

Deductions from paychecks for employee benefits totaled 8.4 percent, as shown in Table 17. Deductions included 6.5 percent for Old-Age, Survivors, Disability, and Health Insurance (FICA taxes); 0.1 percent for Railroad Retirement and state sickness benefits insurance; 0.4 percent for pension plan premiums and contributions; and 1.5 percent for life, hospital, surgical, medical, and major medical insurance.

Total deductions averaged 79.3 cents per payroll hour, or $1,619 per year per employee.

Deductions were 10.3 percent for textile products and apparel companies, 9.4 percent for petroleum firms, and 9.2 percent for insurance companies, but only 6.7 percent for stone, clay, and glass products.

As cents per payroll hour, they ranged from 125.7 cents for the petroleum industry to 48.6 cents for department stores.

As dollars per year per employee they varied from $2,625 for the petroleum industry to $951 for department stores.

TABLE 17. Payroll Deductions for Employee Benefits, 1982

Industry group	Deductions as percent of payroll					Total deductions as cents per payroll hour	Total deductions as dollars per year per employee
	Total deductions	Old-Age, Survivors, Disability, and Health Insurance (FICA taxes)	Railroad Retirement and state sickness benefits insurance taxes	Pension plan premiums or contributions	Life, hospital, surgical, medical, and major medical insurance		
Total, all industries	8.4	6.5	0.1	0.4	1.5	79.3	1,619
Total, all manufacturing	8.1	6.6	0.1	0.2	1.3	77.4	1,581
Manufacture of:							
Food, beverages, and tobacco	7.6	6.6	*	0.1	0.9	69.4	1,456
Textile products and apparel	10.3	6.7	*	0.3	3.2	62.8	1,223
Pulp, paper, lumber, and furniture	8.6	6.7	*	*	1.9	75.4	1,577
Printing and publishing	8.3	6.5	0.1	0.3	1.4	83.9	1,675
Chemicals and allied products	8.2	6.7	*	0.1	1.4	84.4	1,762
Petroleum industry	9.4	6.6	0.3	0.6	2.0	125.7	2,625
Rubber, leather, and plastic products	8.6	6.7	0.1	0.2	1.7	73.8	1,499
Stone, clay, and glass products	6.7	6.2	0.1	0.1	0.4	68.7	1,386
Primary metal industries	7.6	7.0	*	0.1	0.4	74.7	1,497
Fabricated metal products (excluding machinery and transportation equipment)	7.4	6.4	*	0.1	0.8	66.3	1,363
Machinery (excluding electrical)	7.9	6.6	*	0.3	1.0	87.6	1,765
Electrical machinery, equipment, and supplies	8.4	6.6	0.1	0.4	1.3	75.1	1,544
Transportation equipment	7.8	6.6	0.1	0.1	1.1	82.6	1,698
Instruments and miscellaneous manufacturing industries	7.7	6.3	0.1	0.2	1.1	69.6	1,430
Total, all nonmanufacturing	8.6	6.4	0.1	0.5	1.6	80.9	1,652
Public utilities (electric, gas, water, telephone, etc.)	8.4	6.4	0.1	0.4	1.5	94.4	1,975
Department stores	8.4	6.4	0.2	0.7	1.1	48.6	951
Trade (wholesale and retail)	8.0	6.4	0.1	0.2	1.3	63.2	1,294
Banks, finance companies, and trust companies	8.5	6.5	0.1	0.2	1.7	67.7	1,374
Insurance companies	9.2	7.0	*	0.2	2.0	79.0	1,569
Hospitals	8.6	6.6	0.1	0.3	1.7	71.1	1,474
Miscellaneous nonmanufacturing industries**	8.6	5.9	0.1	1.1	1.5	95.1	1,921

Less than 0.05%.

***Includes research, engineering, education, government agencies, construction, etc.*

11. WAGE AND PAYROLL DATA

Hourly and annual earnings data, together with several payroll items sometimes considered employee benefits, are shown in Table 18.

Highest hourly earnings of $13.34 were reported by the petroleum industry. Lowest were department stores paying $5.81. On an annual basis, the highest paying was again the petroleum industry, with $27,829 per full-time employee, and lowest were department stores, paying $11,412.

The average payroll for all companies surveyed was composed of 94.0 percent payments for straight time, 2.9 percent premium pay for overtime, 0.7 percent holiday premium pay, 0.5 percent shift differential, 1 percent incentive or production bonus, and 0.9 percent for other payroll items.

If employees received regular pay for holidays, but did not work on these days, such payments are reported as employee benefits in other tables of this report (item 4-b of Tables 4, 6, 7, 8, etc.). If the employee worked on holidays and received $8 per hour for regular straight time worked, but $12 per hour for holiday work, for each hour of holiday work $8 would be reported in Table 18 as straight time and $4 as holiday premium pay.

Payroll data in Table 18 are shown as percent of payroll and cents per payroll hour, but can be converted to dollars per year per employee by using as multipliers the annual figures given in the last column of the table.

Employee benefits are numerous, and there are differences of opinion regarding just what constitutes the benefit package and how it should be computed. Should workers' compensation, suggestion awards, and similar items be included? Should shift differentials, overtime premium pay, etc., be included? Should the base be gross payroll or straight-time pay for time actually worked?

Three methods of computation are illustrated in Chart 2. In this study benefits are shown as 36.7 percent of payroll, (or, 36.4 percent—see note on Chart 2), with benefits averaging $7,187 per year per employee and total gross payroll of $19,749.

However, if the computation base is changed to "straight-time pay for time worked," or $16,259, the $7,187 in benefits average 44.2 percent.

If overtime and holiday premium pay, shift differentials, production bonus, and other miscellaneous payroll items are also considered benefits, the benefits total $8,372. Compared with the $16,259 of straight-time pay for time worked, the benefits are 51.5%.

TABLE 18. Wage Data, by Industry Groups, 1982

Industry group	Average hourly earnings as percent of payroll							Average hourly earnings as cents per hour							Total payroll dollars per year per full-time employee
	Total payroll	Straight-time pay	Overtime premium pay*	Holiday premium pay*	Shift differential	Earned incentive or production bonus	Other	Total payroll	Straight-time pay	Overtime premium pay*	Holiday premium pay*	Shift differential	Earned incentive or production bonus	Other	
Total, all industries	100.0	94.0	2.9	0.7	0.5	1.0	0.9	968	909	28	7	5	11	9	19,749
Total, all manufacturing	100.0	93.0	3.0	1.0	0.6	1.4	0.9	970	900	29	11	6	15	10	19,816
Manufacture of:															
Food, beverages, and tobacco	100.0	92.8	4.2	0.8	0.9	0.8	0.5	910	842	38	8	8	9	6	19,071
Textile products and apparel	100.0	94.1	2.8	1.4	0.4	0.7	0.6	604	568	17	9	2	4	4	11,762
Pulp paper, lumber, and furniture	100.0	91.1	4.5	1.8	0.5	1.5	0.6	891	805	43	18	5	15	6	18,809
Printing and publishing	100.0	94.8	1.9	0.7	0.3	1.3	1.0	1,033	975	19	7	3	16	13	20,550
Chemicals and allied products	100.0	93.1	4.1	0.8	0.8	0.5	0.7	1,039	966	43	9	9	6	7	21,647
Petroleum industry	100.0	92.3	4.8	1.4	0.8	0.2	0.5	1,334	1,230	63	21	10	2	9	27,829
Rubber, leather, and plastic products	100.0	91.8	2.9	0.8	0.7	2.5	1.3	852	784	25	8	6	18	12	17,300
Stone, clay, and glass products	100.0	89.8	6.1	1.3	1.2	0.6	1.1	1,049	937	68	13	12	6	13	21,058
Primary metal industries	100.0	90.7	2.9	1.5	0.7	2.9	1.3	1,051	955	27	15	7	33	14	21,068
Fabricated metal products (excluding machinery and transportation equipment)	100.0	93.0	2.5	0.8	0.5	2.2	0.9	905	835	24	8	5	23	10	18,602
Machinery (excluding electrical)	100.0	93.2	2.5	0.9	0.5	2.0	0.8	1,125	1,044	26	17	6	22	10	22,640
Electrical machinery, equipment, and supplies	100.0	94.6	2.1	0.8	0.4	0.9	1.1	906	857	18	8	4	8	11	18,633
Transportation equipment	100.0	91.8	3.3	1.1	1.0	1.2	1.5	1,065	980	36	11	11	12	15	21,873
Instruments and miscellaneous manufacturing industries	100.0	94.1	2.5	0.8	0.5	1.0	1.0	891	837	22	8	4	10	11	18,291
Total, all nonmanufacturing	100.0	94.9	2.7	0.4	0.5	0.7	0.8	966	916	26	4	4	7	8	19,692
Public utilities (electric, gas, water, telephone, etc.)	100.0	93.9	4.8	0.4	0.3	0.1	0.5	1,132	1,062	56	5	3	1	6	23,690
Department stores	100.0	98.1	0.8	0.6	0.1	0.4	**	581	570	5	3	1	2	***	11,412
Trade (wholesale and other retail)	100.0	93.0	3.5	0.7	0.1	1.4	1.4	806	748	29	5	1	13	11	16,509
Banks, finance companies, and trust companies	100.0	96.2	2.1	0.2	0.3	0.8	0.5	823	790	15	2	2	7	6	16,693
Insurance companies	100.0	96.9	1.4	0.3	0.1	1.0	0.4	906	879	11	3	1	9	3	17,990
Hospitals	100.0	93.7	2.4	0.8	1.6	0.1	1.4	842	790	20	6	14	1	12	17,462
Miscellaneous nonmanufacturing industries****	100.0	94.9	2.5	0.4	0.2	1.1	0.9	1,133	1,076	25	4	3	15	10	22,720

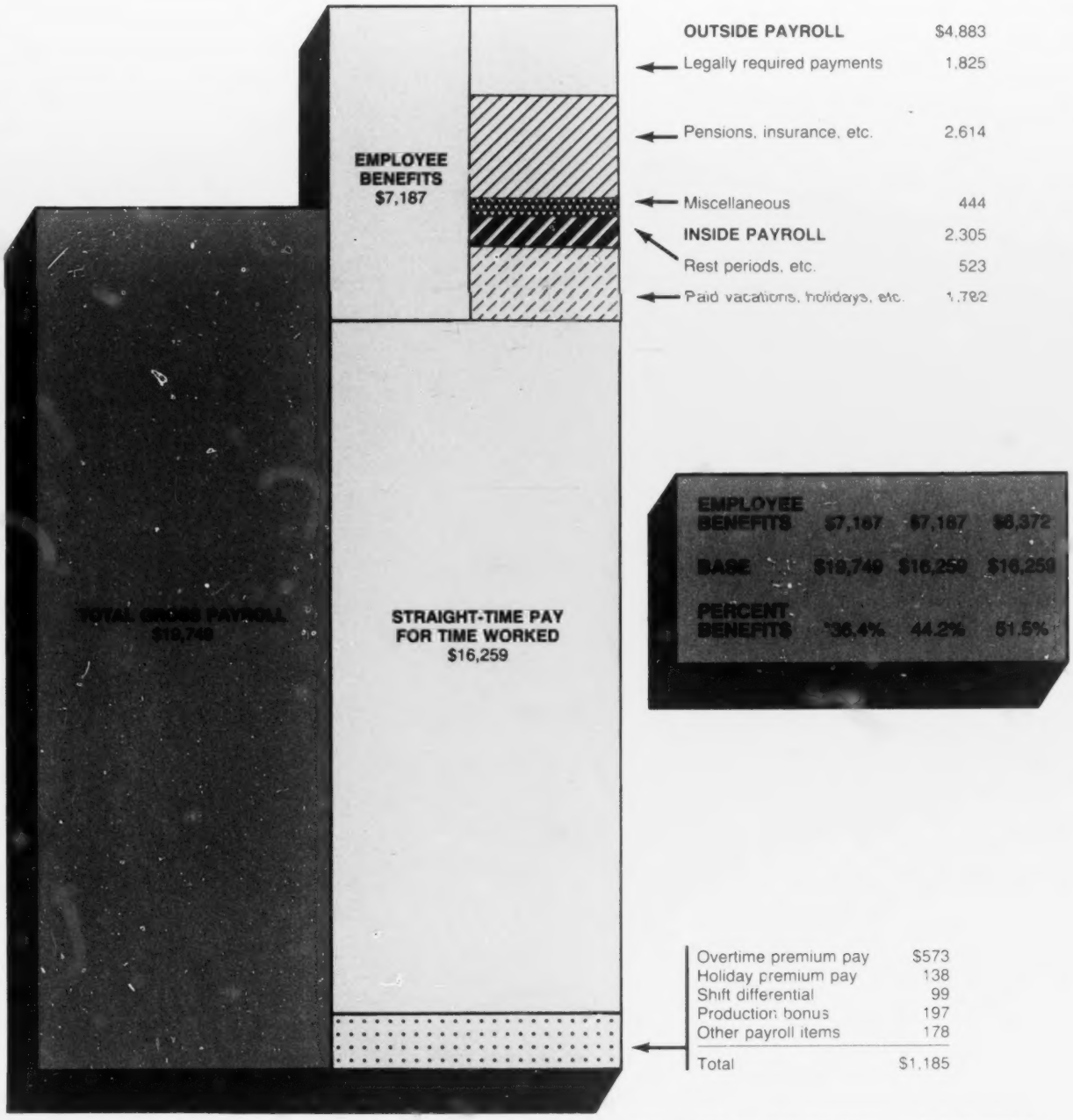
Includes bonus or premium pay only. If employee receives $8.00 per hour for straight time and $12.00 for overtime, for each overtime hour worked, $8.00 would be shown as straight-time pay and $4.00 as overtime pay.

**Less than 0.05%.*

***Less than 0.5¢.*

****Includes research, engineering, education, government agencies, construction, etc.*

CHART 2. Annual Employee Benefits and Earnings per Employee, 1982



*This percent of payroll figure varies slightly from the 36.7 percent shown in tables, such as Tables 6 and 8. The slight discrepancy results from rounding.

12. TOTAL EMPLOYEE BENEFIT COSTS

Total employee benefit costs are estimated at $510 billion for 1982, as shown in Table 19. Costs in manufacturing industries are estimated at $141 billion, or 36.7 percent of the $383.8 billion paid in wages and salaries. Service industry benefits are estimated at $69 billion, or 25 percent of the $276.3 billion in wages and salaries. Benefits in wholesale and retail trade are estimated at $73 billion; finance, insurance, and real estate at $38.5 billion; construction at $21.5 billion; transportation at $23.8 billion; utilities and communication at $24.2 billion; mining at $12.7 billion; agriculture at $2.3 billion; and federal, state and local government benefits at $104 billion.

Total benefits for 1929 are estimated at $1.5 billion, or 3 percent of that year's $50.4 billion in wages and salaries (Table 20). There were no Old-Age, Survivors, Disability, and Health Insurance or Unemployment Compensation programs. The only legally required payments were workers' compensation and government employees' retirement, totaling 0.8 percent.

Agreed-upon programs in 1929 are estimated at 0.4 percent, including small amounts for private pension and insurance programs. Rest periods are estimated at 1 percent, and time paid for but not worked is estimated at 0.7 percent. In 1929, vacations and paid holidays were usually limited to office workers, with the one-week vacation common, and paid holidays considerably fewer than today. Bonuses, profit-sharing, and other miscellaneous benefits in 1929 are estimated at 0.1 percent.

Benefits for 1951 are estimated at 15 percent of wages and salaries, or $26 billion. This includes 3.3 percent for legally required payments; 2.7 percent for pensions, insurance and other agreed-upon payments; 2.5 percent for rest periods; 5.5 percent for vacations, holidays, sick leave and other time not worked; and one percent for bonuses, profit-sharing, and other miscellaneous payments.

The 1961 benefits are estimated at 21 percent of wages and salaries, or $58.5 billion. This includes 5.1 percent for legally required payments, 4.6 percent for agreed-upon payments, 3.2 percent for rest periods, 7.1 percent for time not worked, and one percent for other benefits.

Benefit payments for 1971 are estimated to have reached $150 billion, or 26 percent of payroll. Legally required payments are estimated at 7.2 percent; agreed-upon payments at 5.9 percent; rest periods, 3.6 percent; time not worked, 8.4 percent, and bonuses, profit-sharing payments, etc., 0.9 percent.

Total 1982 benefits are estimated at 32.5 percent of payroll. This includes 9.5 percent for legally required payments, 8.5 percent for pension, insurance, and other agreed-upon payments; and 3.8 percent for rest periods. Vacations, holiday, sick leave, and other time not worked is estimated at 9.8 percent, and bonuses, profit-sharing, and other miscellaneous payments at 0.9 percent.

TABLE 19. Estimated Total Employee Benefits Payments, 1982

Industry	Wages and salaries (Billion dollars)	Benefit payments	
		Percent	Billion dollars
Manufacturing	$ 383.8	36.7%	$141.0
Services	276.3	25.0	69.0
Trade (wholesale and retail)	260.0	28.1	73.0
Finance, insurance, and real estate	97.9	39.3	38.5
Construction	78.8	27.3	21.5
Transportation	61.8	38.5	23.8
Utilities and communication	57.0	42.5	24.2
Mining	31.0	41.0	12.7
Agriculture	15.6	14.7	2.3
Private industry	1,262.1	32.1	406.0
Government (federal, state, local)	306.0	34.0	104.0
Total, all industries	$1,568.1	32.5%	$510.0

SOURCES: Wages and salaries data from United States Department of Commerce.
Employee benefit data estimated by Chamber of Commerce of the United States.

TABLE 20. Growth of Employee Benefits, 1929 to 1982

Type of payment	1929	1951	1961	1971	1982
	(Percent of wages and salaries)				
1. Legally required	0.8%	3.3%	5.1%	7.2%	9.5%
Old-Age, Survivors, Disability, and Health Insurance (FICA taxes)	0	1.0	2.1	3.7	5.2
Unemployment Compensation	0	1.0	1.1	0.7	1.1
Workers' compensation	0.6	0.6	0.7	1.0	0.9
Government employee retirement	0.2	0.6	1.0	1.5	2.0
Other	0	0.1	0.2	0.3	0.3
2. Agreed-upon	0.4	2.7	4.6	5.9	8.5
Pensions	0.2	1.8	2.6	3.0	3.6
Insurance	0.1	0.7	1.7	2.6	4.4
Other	0.1	0.2	0.3	0.3	0.5
3. Rest periods	1.0	2.5	3.2	3.6	3.8
4. Time not worked	0.7	5.5	7.1	8.4	9.8
Vacation	0.3	3.0	3.8	4.3	5.0
Holidays	0.3	1.8	2.4	2.9	3.3
Sick leave	0.1	0.6	0.8	1.0	1.3
Other	0	0.1	0.1	0.2	0.2
5. Bonuses, profit-sharing, etc.	0.1	1.0	1.0	0.9	0.9
Total benefit payments	3.0%	15.0%	21.0%	26.0%	32.5%
	(Billion dollars)				
Wages and salaries	$50.4	$171.1	$278.8	$573.4	$1,568.1
Total benefit payments	$ 1.5	$ 26.0	$ 58.5	$150.0	$ 510.0

Source: Estimated by Chamber of Commerce of the United States.

13. SUPPLEMENTS TO WAGES AND SALARIES

The United States Department of Commerce publishes some employee benefits data in its National Income statistics. Listed as supplements to wages and salaries, and covering the period 1929 to date, they consist chiefly of legally required payments and expenditures for private pension and welfare plans (items B and C of the Chamber questionnaire). These costs grew from $0.7 billion in 1929 to $297.6 billion in 1982, as shown in Table 21 and Chart 3. The 1982 costs averaged 19.0 percent of wages and salaries for all industries, but ranged from 13.8 percent for agriculture, forestry, and fisheries industries and 14.2 percent for services to 26.4 percent for electric, gas, and sanitary services, and 32.2 percent for communication.

TABLE 21. Supplements to Wages and Salaries, 1929 to 1982

(United States Department of Commerce Data)

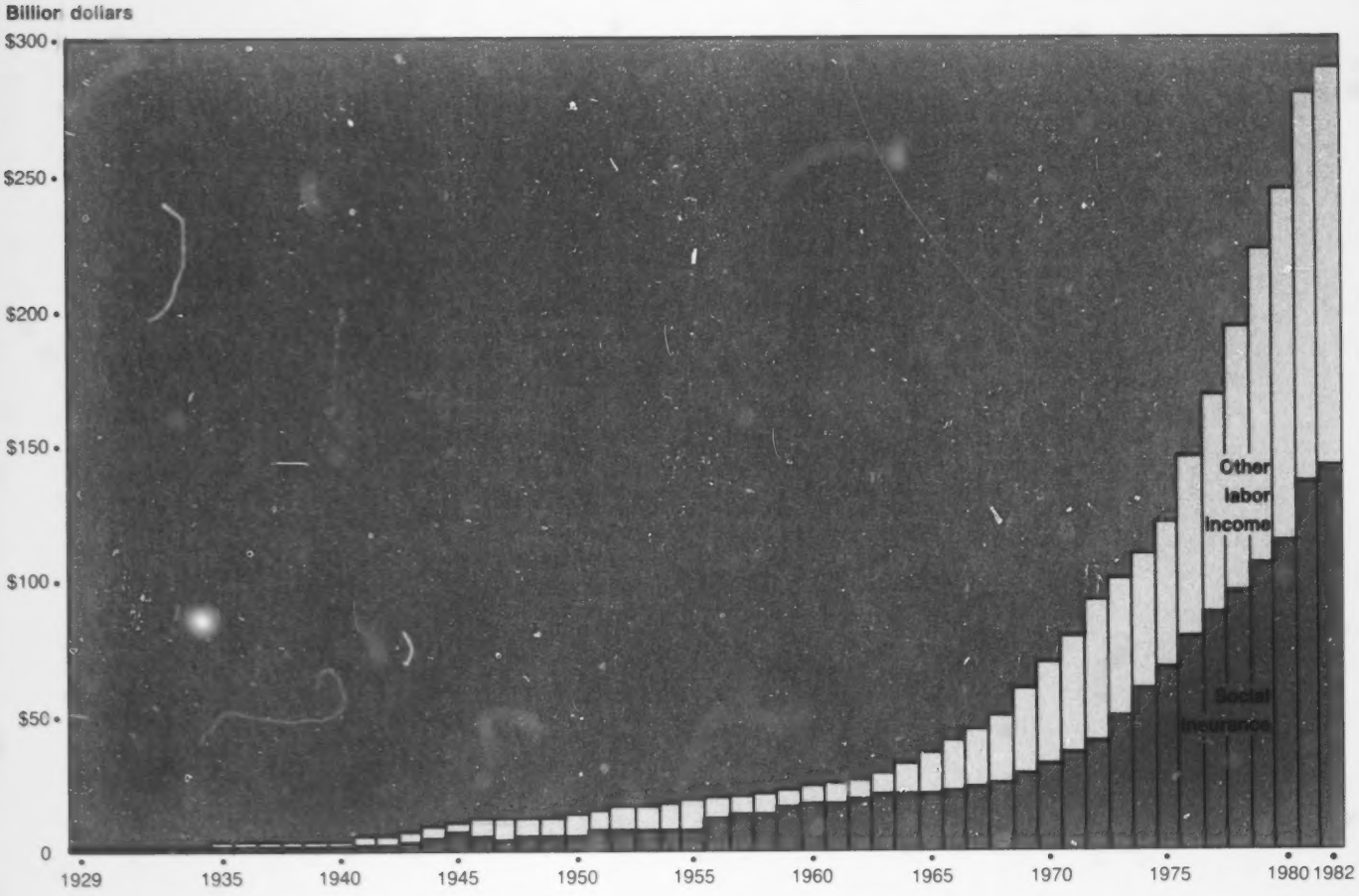
Item	1929	1935	1940	1945	1950	1955	1960	1965	1970	1975	1980	1982
	Million dollars*											
Total supplements to wages and salaries	662	650	2,311	5,604	7,818	13,238	23,000	34,538	63,240	124,980	242,543	297,565
Employer contributions for social insurance	101	171	1,624	3,805	4,164	6,216	11,780	16,698	30,733	60,457	115,297	140,944
Federal social insurance funds	29	44	1,469	3,580	3,482	4,957	9,645	13,668	24,889	48,921	92,935	115,079
Old-Age, Survivors, and Disability Insurance	. . .	. . .	329	630	1,308	2,825	5,632	8,330	16,182	30,490	55,623	69,191
Hospital insurance	. . .	. . .	. . .	. . .	. . .	. . .	. . .	. . .	2,342	5,610	11,623	16,430
State unemployment insurance	. . .	7	813	1,011	1,217	1,221	2,300	3,076	2,493	5,516	12,073	13,172
Federal unemployment tax	. . .	. . .	98	174	232	304	343	558	854	1,294	3,463	4,084
Federal civilian employee retirement	21	32	93	227	316	144	838	1,146	2,215	4,353	7,446	9,131
Other items	8	5	136	1,538	409	463	532	558	803	1,658	2,707	3,131
State and local social insurance funds	72	127	155	225	682	1,259	2,135	3,030	5,844	11,536	22,362	25,865
State and local employee retirement	72	127	155	225	510	985	1,775	2,525	5,091	10,170	19,103	22,700
Other items	. . .	. . .	. . .	. . .	172	274	360	505	753	1,366	3,259	3,165
Other labor income	561	479	687	1,799	3,654	7,022	11,220	17,840	32,507	64,523	127,246	156,621
Employer contributions to private pension and welfare funds	169	180	282	1,132	3,534	6,845	10,969	17,485	31,937	63,595	125,439	154,465
Pension and profit-sharing	. . .	. . .	. . .	. . .	1,713	3,377	4,866	7,646	13,050	28,253	54,694	65,237
Group health insurance	. . .	. . .	. . .	. . .	781	1,706	3,374	5,890	12,099	24,043	48,949	65,687
Group life insurance	. . .	. . .	. . .	. . .	249	561	1,080	1,651	2,891	4,368	6,203	7,173
Workers' compensation	. . .	. . .	. . .	. . .	791	1,150	1,529	2,177	3,786	6,695	15,248	15,936
Supplemental unemployment	. . .	. . .	. . .	. . .	. . .	51	120	121	111	236	345	432
Other items	392	299	405	667	120	177	251	355	570	928	1,807	2,156
	Total supplements as percent of wages and salaries											
All industries	1.3	1.8	4.6	4.8	5.3	6.3	8.5	9.5	11.5	15.5	17.9	19.0
Agriculture, forestry, and fisheries	0.4	0.5	0.6	0.4	0.6	1.9	4.7	5.6	7.4	10.7	13.4	13.8
Mining	1.6	1.7	5.7	4.0	9.4	10.5	12.2	12.8	15.3	18.5	18.0	19.5
Contract construction	2.3	3.5	6.6	5.3	5.9	6.5	7.0	8.5	9.9	12.5	14.2	15.4
Manufacturing	0.9	1.2	5.2	5.1	6.6	8.3	10.8	12.0	14.4	19.6	22.9	23.5
Transportation	2.0	2.7	6.2	6.0	6.6	7.4	9.6	10.6	12.7	18.7	19.6	21.7
Communication	2.1	4.4	8.8	8.9	10.1	8.9	11.1	18.2	24.0	28.9	29.5	32.2
Electric, gas, and sanitary services	1.7	2.2	6.2	9.4	9.2	10.6	12.6	14.4	16.8	22.6	24.1	26.4
Wholesale and retail trade	0.6	0.8	3.9	3.4	3.8	4.3	6.4	7.6	9.4	11.9	13.8	15.4
Finance, insurance, and real estate	2.4	2.6	6.0	5.1	6.1	7.5	9.6	11.4	13.3	17.8	18.8	20.4
Services	0.4	0.6	2.4	2.2	2.5	3.3	5.1	6.2	7.9	11.5	13.0	14.2
Government and government enterprises	3.2	3.4	4.1	5.3	4.2	4.1	7.2	7.9	10.0	14.2	17.7	18.8
All private enterprises	1.1	1.4	4.8	4.5	5.5	6.7	8.7	9.9	11.9	15.9	17.9	19.0

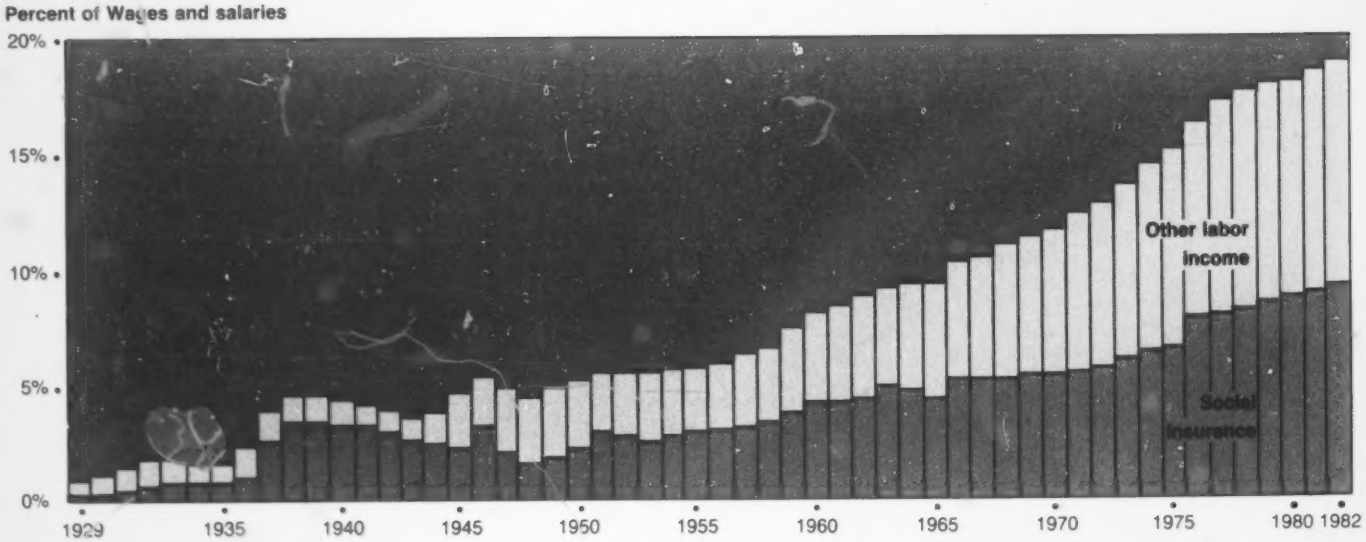
**Due to changes in classification, 1929-45 data are not strictly comparable with more recent data.*

***Data not available.*

Source: United States Department of Commerce data. Percentages computed by Chamber of Commerce of the United States.

CHART 3. Supplements to Wages and Salaries, 1929 to 1982





14. HOW EMPLOYEE BENEFITS WERE SURVEYED

As in earlier studies, it was necessary to go directly to employers for the basic data on employee benefits. The mailing list included previous participants in the surveys, firms in the Survey Research Center's business samples, names from *Fortune's* lists and from Polk's World Bank directory, and firms from the directory of the American Compensation Association. Questionnaires also were sent to firms requesting that they be included in the survey. Questionnaires were sent to some of their members by the Hospital Association of New York State, the Kansas City Area Hospital Association, a group of Baltimore hospitals, and the American Paper Institute.

There were 1,507 respondents from the 8,522 companies in the sample, an 18 percent response rate.

In 1982, for the first time, the sample included firms with *fewer than 100* employees, making the sample more representative of the business community.

Companies with fewer than 500 employees constituted 42 percent *of the total respondents* in 1982, compared with 41 percent in 1981.

If the results from this survey of 1982 benefits are compared with earlier surveys, one should be aware of several factors that could affect the findings. The sample size was increased, and the number of respondents increased by 52 percent, from 994 in 1981 to 1,507. The composition of the sample was affected by the inclusion of firms having fewer than 100 employees and the inclusion of firms from the Survey Research Center's samples of the business community. The severity and depth of the 1981-1982 recession had a substantial impact during 1982 on the composition of employers' work forces and on the number of hours worked. Adjustments in pension benefits were being made by some companies. Business firms around the nation were striving to contain employee benefits costs which had been burgeoning for years.

EMPLOYEES COVERED

This study is, in general, limited to employees who are not exempt from the Fair Labor Standards Act. Pay of workers covered by this survey varies with the number of hours worked. However, for banks, financial institutions, etc., all nonsupervisory employees and working supervisors are included, regardless of their method of wage payment.

COMPUTATION METHOD

The method of computation used in this study is outlined below. Also shown is a procedure for computing a company's benefit payments on a basis comparable to that used in this report.

In combining company data to form industry averages, the percentages for individual companies were added together without weighting. Otherwise, data for a few large companies might obscure the data of many small firms. Also, this procedure tended to compensate for the lower percentage coverage of smaller firms.

YOUR COMPANY'S EMPLOYEE BENEFITS

After the Chamber's previous benefits studies were published, several companies inquired how their data might be compiled on a comparable basis. This can be done by completing the questionnaire on pages 32-34 and performing the following computations.

1. Total benefit payments (Questionnaire items B through F) .....$_____
2. "Full-time equivalent" employees (In questionnaire item H divide the hours for all employees by the hours for a full-time emp'oyee) .....

Employee benefit payments as:

Percent of payroll (Item 1 above divided by questionnaire item A-7) .....

Cents per payroll hour (Item 1 above divided by the hours for all employees in questionnaire item H) .....

Dollars per year per employee (Item 1 above divided by item 2 above) .....

	Our Company	Our Industry	All Manufacturing	All non-Manufacturing	All Industries
Employee benefits as:					
Percent of payroll	_____%	_____%	39.1%	34.6%	36.7%
Cents per payroll hour	_____¢	_____¢	381.0¢	328.2¢	352.3¢
Dollars per year per employee	$_____	$_____	$7,771	$6,697	$7,187

15. COPY OF QUESTIONNAIRE USED IN SURVEY

INSTRUCTIONS

EMPLOYEE BENEFITS SURVEY—1982

THIS SURVEY IS CONFIDENTIAL

Data of individual firms will not be disclosed. Data furnished will be published only in the form of totals for groups of companies. Only persons handling the research will see your report.

1. **COVERAGE.** If you have several divisions or plants, data covering any typical group of employees will be satisfactory.
2. **EMPLOYEES COVERED IN SURVEY.** Except for banks, financial institutions, etc., limit data included in this report to hourly rated employees and to salaried employees who are paid on a similar basis. That is, include data for salaried employees if their pay varies depending on whether they work overtime, or less than full time, but do not include them if they receive their regular daily or weekly pay regardless of hours worked. Since this definition would exclude many employees of **banks, financial institutions, etc.,** for these firms please include all nonsupervisory employees and all working supervisors, regardless of their method of payment. Please exclude all officers of company. **Hospitals** having difficulty making this employee separation can also include data for all employees.
3. **APPROXIMATE OR INCOMPLETE DATA.** If you are unable to give exact data for the various items in the questionnaire, please give estimates—we would prefer a good estimate to a blank space. If you are unable to break down the data on payments exactly as we have outlined it, please give the data that is available. Please indicate the items for which payments were made, but for which you cannot give separate figures.
4. **QUESTION A. GROSS PAYROLL DATA.** For this item, report actual wages (not take-home pay after deductions have been made). Report on line A-1 the straight-time wages for all hours, including pay for time not worked, plus payments in lieu of vacations and holidays. Report premium and bonus payments on other lines. Thus, if an employee's rate is $8.00 an hour for straight time and $4.00 additional for overtime after 40 hours, for each hour of overtime worked after 40 hours, $8.00 would be entered on line A-1, and $4.00 on line A-2.
5. **ITEMS C-1, C-4, and C-6. PENSION AND INSURANCE PREMIUMS.** For pension and insurance premiums, report net payments after deducting any dividends or credits returned to employer by insurer. In **pension programs** the company's long-term commitment is fixed, not tied to profits. Profit-sharing payments are reported as Item F-1.
6. **ITEM C-4. LIFE INSURANCE.** Exclude premiums for life insurance purchased under a pension plan. Such premiums should be reported under Item C-1.
7. **ITEM C-6. MEDICAL CARE INSURANCE.** Include premiums which supplement Medicare coverage of retired employees.
8. **ITEM F-1. PROFIT-SHARING PAYMENTS.** Company contributions are based on current profits of the business, fluctuating with current profit levels.
9. **ITEM F-2. CONTRIBUTIONS TO EMPLOYEE THRIFT PLANS.** Company contributions are not tied to current profit levels, but are a fixed proportion of amount contributed by employees.
10. **QUESTION G. EMPLOYEE PAYROLL DEDUCTIONS.** For this question report deductions from employee pay. Employer contributions are reported in questions B and C.
11. **QUESTION H. EMPLOYEE HOURS.** This is the number of hours worked or paid for, corresponding to earnings given on line A-1. **Employee hours for full-time employee.** Report the total number of hours for a typical full-time employee in 1982. It would be the number of hours representing the wages shown on line A-1, including paid vacation period, paid holidays, paid sick leave, etc. If hours would not be the same for all employees, show hours for the majority of employees.

Please return the filled-out questionnaire to:
EMPLOYEE BENEFITS SURVEY/ECONOMIC POLICY DIVISION
CHAMBER OF COMMERCE OF THE UNITED STATES/WASHINGTON, D.C. 20062

CONFIDENTIAL

EMPLOYEE BENEFITS SURVEY—1982

For Office Coding—Leave Blank

1 — — —

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	Total amount for 1982	For Office Coding—Leave Blank
D. PAID REST PERIODS, COFFEE BREAKS, LUNCH PERIODS, WASH-UP TIME, TRAVEL TIME, CLOTHES-CHANGE TIME, GET-READY TIME, ETC.	$	27
E. PAYMENTS FOR TIME NOT WORKED:		
1. Payments for or in lieu of vacations	$	30
2. Payments for or in lieu of holidays not worked	$	
3. Sick leave pay	$	36
4. Payments required under guaranteed workweek or work year	$	
5. Jury, witness, and voting pay allowances	$	
6. National Defense, State or National Guard duty	$	
7. Payment for time lost due to death in family or other personal reasons	$	
8. Maternity leave pay	$	
9. Other (Specify: _____)	$	39
10. Total	$	
F. OTHER ITEMS:		
1. Profit-sharing payments (See Instructions No. 8)		
(a) Current cash payments	$	42
(b) Payments to deferred profit-sharing trusts	$	
2. Contributions to employee thrift or stock purchase plans (See Instructions No. 9)	$	48
3. Christmas or other special bonuses (not tied to profits), service awards suggestion awards, etc.	$	
4. Employee education expenditures (tuition refunds, seminar attendance, etc.)	$	54
5. Payments to union stewards or officials for time spent in settling grievances or in negotiating agreements	$	
6. Special wage payments ordered by courts, wage adjustment boards, etc.	$	
7. Other (Specify: _____)	$	57
8. Total	$	
G. EMPLOYEE PAYROLL DEDUCTIONS: (See Instructions No. 10)		
1. Old-Age, Survivors, Disability, and Health Insurance (employee FICA taxes)	$	60
2. Railroad Retirement Tax	$	
3. State sickness benefits insurance tax	$	
4. Pension plan premiums or contributions	$	66
5. Life insurance premiums	$	
6. Hospital, surgical, medical, and major medical insurance premiums or contributions	$	
7. Other (Specify: _____) Do not include deductions for income tax	$	69
8. Total	$	

H. EMPLOYEE HOURS (hours worked or paid for, including time actually worked, plus holidays, vacation, sick leave, and other time paid for but not worked) (See Instructions No. 11):

1. Total hours of **all employees** in survey during 1982 _____. — 72
2. Total hours of **a typical full-time employee** during 1982 _____. — 76

I. PRIMARY STANDARD INDUSTRIAL CLASSIFICATION CODE _____.

(Or type of business and principal lines or products manufactured or handled:)

_____

_____

_____

Please return the filled-out questionnaire to:
EMPLOYEE BENEFITS SURVEY/ECONOMIC POLICY DIVISION
CHAMBER OF COMMERCE OF THE UNITED STATES/WASHINGTON, D.C. 20062

EMPLOYEE BENEFITS—NO LONGER "FRINGE" BENEFITS

This report of the U.S. Chamber's survey of employee benefits for 1982 marks the twenty-first benefits survey conducted by the Chamber, which has been surveying the growth of, and changes in, benefits since 1947.

Initially conducted every other year, these surveys are now made annually. Employee benefits, once called "fringe" benefits, amounted to more than one-third of payroll dollars in 1982. Employers spend record amounts for such benefits every year.

The survey of 1983 benefits is under way, and publication is scheduled for November 1984.

Employee
Benefits
1983

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NAME _____ TITLE _____
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COMPANY _____

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☐ Also, send me the next questionnaire so my information can be included in the report.

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